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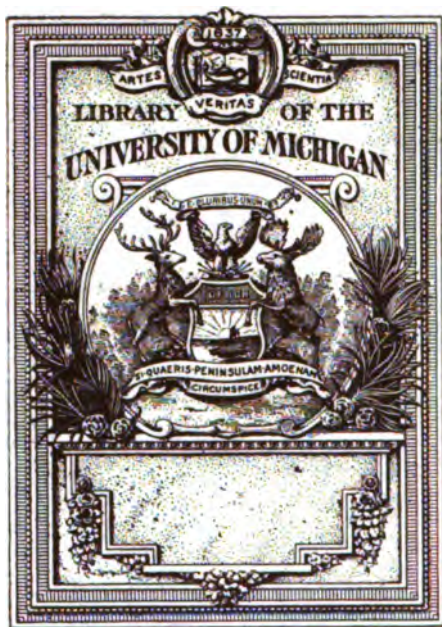
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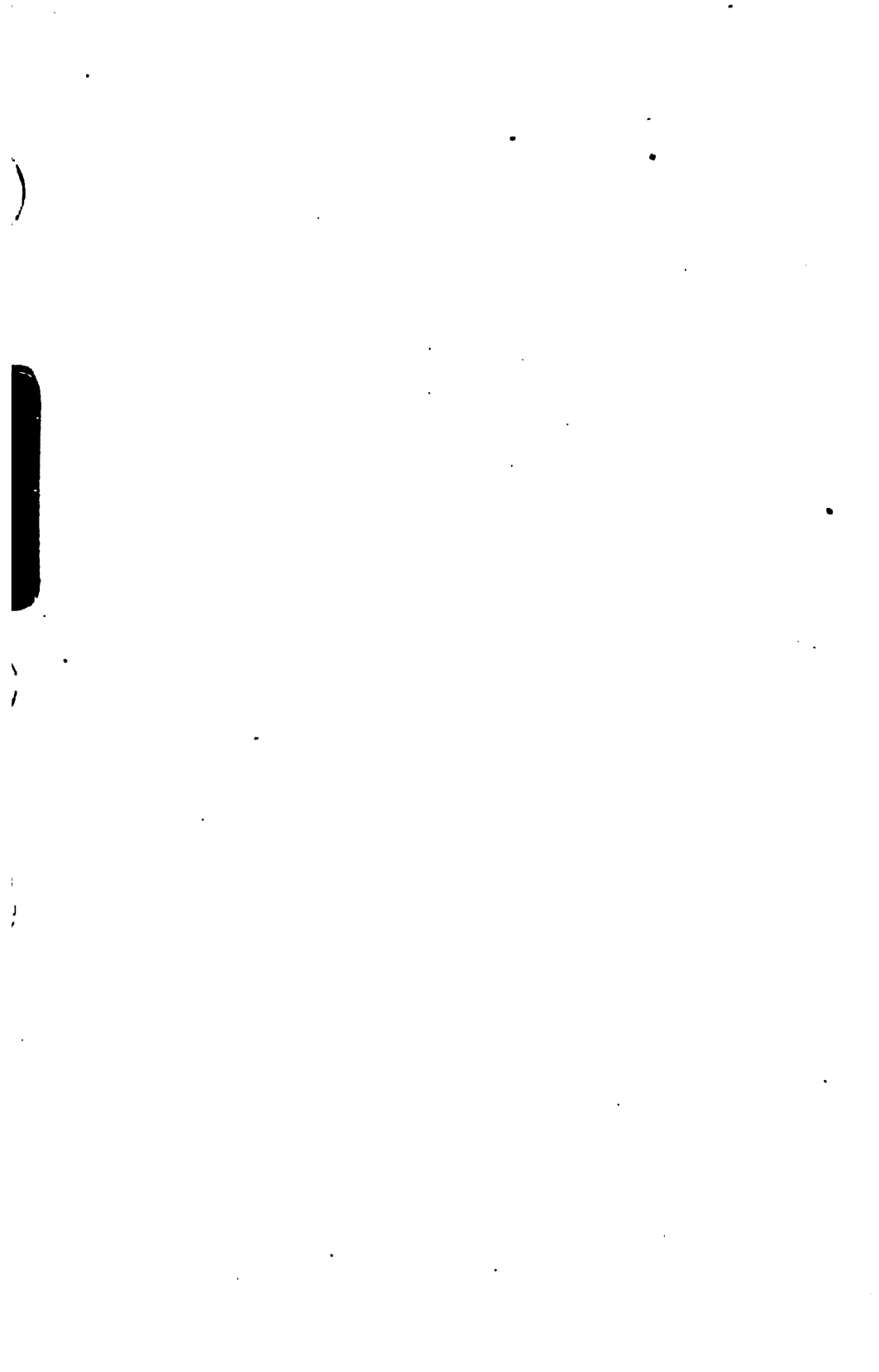
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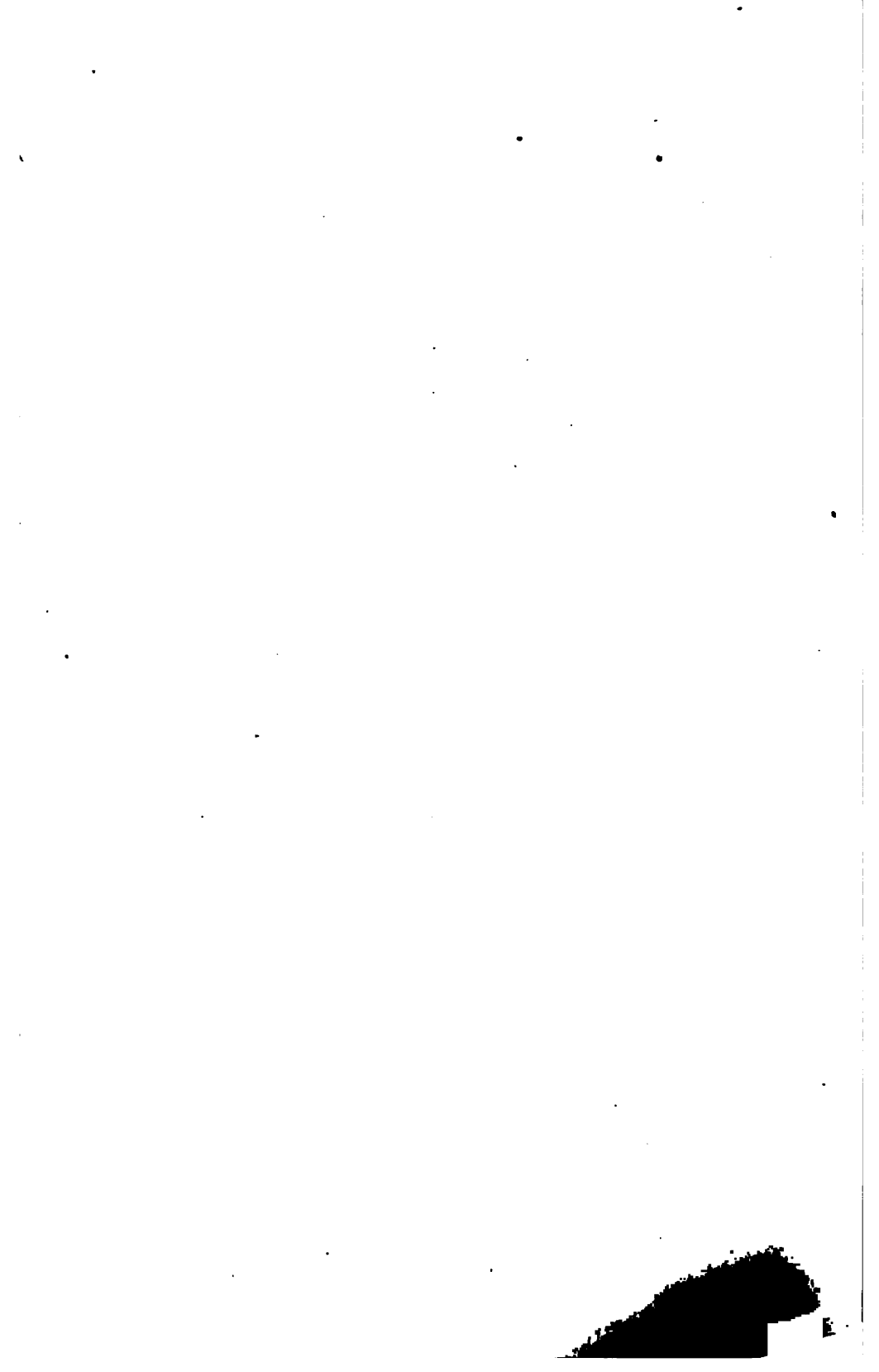
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PUBLIC DOCUMENTS
OF THE
STATE OF CONNECTICUT

VOL. I—PART I

1906

Printed by Order of the General Assembly

HARTFORD
1907

NOTE.

Commencing with the documents for the year 1900, a Document Number was assigned to each State departmental report:

This number was determined by the chronological order of the first printed independent issue of such report and will in future be retained by it, thus showing the relative chronological place it occupies in the printed reports of the State.

A list of these reports, with the date of first printed issue and the document number of each, appears on the following page.

Thomas D. Prud'homme.
Comptroller.

JUNE 1, 1907.

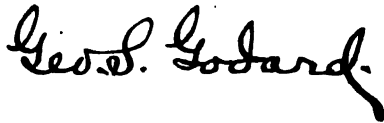
CHRONOLOGICAL ORDER OF FIRST PRINTED REPORTS OF DEPARTMENTS.

Document Number.		
1.	Comptroller,	1807
2.	School Fund,	1809
3.	Governor's Message,	1817
4.	State Prison,	1828
5.	Bank Commissioners,	1838
6.	Adjutant-General,	1838
7.	Quartermaster-General,	1839
8.	Board of Education (first issued by Commissioner of Common Schools),	1839
9.	Vital Statistics (first issued by Secretary of State),	1847
10.	Treasurer,	1852
11.	Connecticut School for Boys (Reform School),	1853
12.	Railroad Commissioners,	1854
13.	State Librarian,	1855
14.	County Commissioners,	1862
15.	Connecticut School for Imbeciles,	1862
16.	Manual and Roll,	1864
17.	Insurance Commissioner,	1866
18.	State Board of Agriculture,	1866
19.	Fish and Game Commissioners,	1867
20.	Connecticut Hospital for the Insane,	1867
21.	Connecticut Industrial School for Girls,	1870
22.	Indebtedness, rate of tax, etc.,	1874
23.	Bureau of Labor Statistics,	1874
24.	Connecticut Agricultural Experiment Station,	1878
25.	State Board of Health,	1879
26.	Statement of Vote for State Officers,	1880
27.	Criminal Business of Courts,	1880
28.	State Board of Charities,	1882
29.	Connecticut (formerly Storrs) Agricultural College,	1882
30.	Shell-Fish Commissioners,	1882
31.	Estimate of State Expenditures,	1885
32.	Dairy Commissioner,	1887
33.	Factory Inspector,	1887
34.	Storrs Agricultural Experiment Station,	1889
35.	Board of Education of the Blind,	1895
36.	Highway Commissioner,	1897
37.	Building and Loan Commissioner,	1898
38.	Commissioner on Domestic Animals,	1898
40.	Attorney-General,	1900
41.	Commission of Public Records,	1900
42.	Dental Commission,	1901
43.	Israel Putnam Memorial Camp Ground Commissioners,	1902
44.	Connecticut Prison Association & Probation Law,	1903
45.	State Police Department,	1903
46.	Mediation and Arbitration,	1901
47.	Geological and Natural History Survey,	1903
48.	Tax Commissioner,	1903
49.	Soldiers' Hospital Board,	1905
50.	Board of Control,	1906
51.	Norwich Hospital for the Insane,	1906

LIBRARY NOTE.

In order that each department report of the State of Connecticut for a series of years may be quickly located in the bound volumes of Public Documents, the Comptroller has also given each report a Binding Number by which its position in the bound volumes is permanently established, thus enabling each report to be found in the same position and volume from year to year.

That these several reports may be placed in the libraries of our several exchanges as soon as convenient after publication, he has provided that the State Librarian shall be supplied with two hundred sets bound in volumes of convenient size, each volume to be bound and labeled in harmony with the regular set and sent out as soon as possible after the printing of the reports belonging therein. This arrangement began with the reports for 1902.

A handwritten signature in cursive script, reading "Geo. S. Godard". The signature is written in dark ink and is positioned above the printed name of the State Librarian.

State Librarian.

*Connecticut State Library,
June 17, 1907.*

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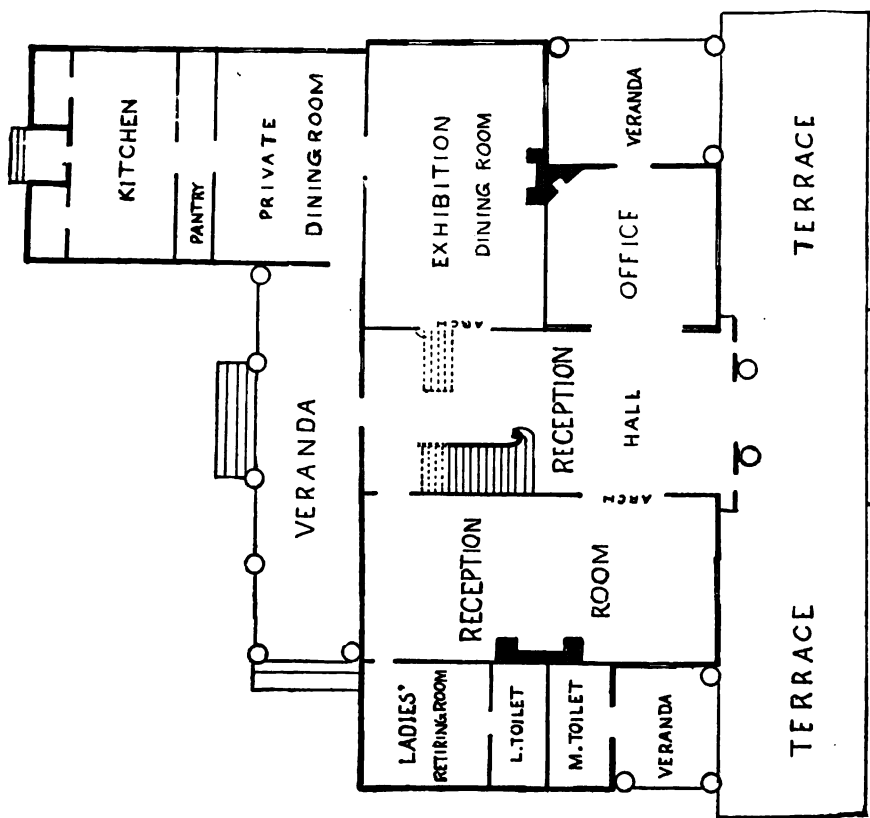
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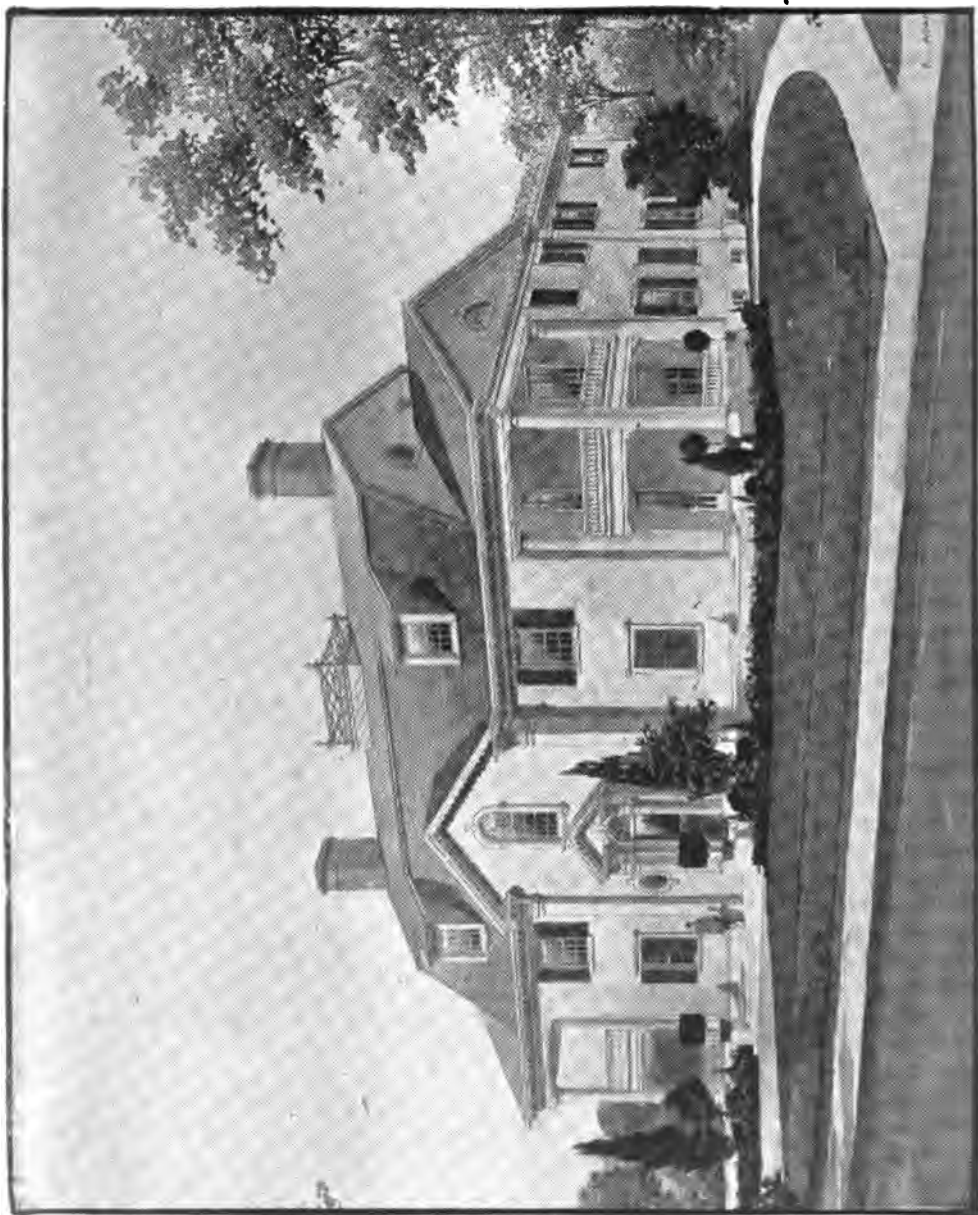
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CONNECTICUT STATE BUILDING

MESSAGE

FROM

HIS EXCELLENCY

GOV. ROLLIN S. WOODRUFF

TO THE

GENERAL ASSEMBLY

RELATING TO THE JAMESTOWN TER-CENTENNIAL
EXPOSITION; TRANSMITTING REPORT OF THE
CONNECTICUT COMMISSION.

HARTFORD PRESS:

THE CASE, LOCKWOOD & BRAINARD COMPANY,

1907.

MESSAGE FROM THE GOVERNOR.

The following message was sent to the General Assembly and ordered printed for use of Members of the Assembly:

Hartford, January 22, 1907.

To the Honorable General Assembly:

I transmit herewith a report from the "Connecticut Commission for the Jamestown Tercentennial Exposition."

That exposition will open on Friday, April 26, 1907, and will close its doors on Saturday, November 30, 1907. It will commemorate the tercentennial anniversary of the first settlement by English-speaking men in America, at Jamestown, on the James River, in 1607, thirteen years before the Pilgrims landed at Plymouth Rock in Massachusetts.

The exposition will be located on a site overlooking Hampton Roads, about six miles from the city of Norfolk. The site is a delightful one, close to the sea, which makes possible an elaborate display by the United States Navy. The battleship "Connecticut," and probably a large number of other United States battleships and cruisers will be maneuvered as a fleet some time during the exposition. The precise site of the original settlement of Jamestown was not selected by the commission because it was not suitable for that purpose, it being impossible to find or provide adequate hotel accommodations, and there being only a single railroad.

In 1905 Congress made an appropriation of \$250,000 for a government military and naval display during the exposition, that sum to include the expense of entertaining military and naval forces from foreign countries. And in 1906 Congress made a further appropriation of about \$1,400,000

for exhibits by the various departments of the government, and as direct aid to the exposition.

In 1905 and 1906 many of the states made appropriations for state buildings and for a proper presentation of their industries. The State of Virginia appropriated \$450,000; New York, \$150,000; Pennsylvania, \$100,000; New Jersey and Ohio \$75,000 each; Maryland, \$65,000; Missouri, \$60,000; Rhode Island and Massachusetts \$50,000 each, and the more distinctively agricultural states made lesser appropriations chiefly to instal agricultural exhibits and to erect state buildings and to pay for state ceremonials. In all, twenty-one states have participated. It is expected that several other states are not actively interested will make appropriations through their state legislatures this winter, and an estimate places the total amount of appropriations anticipated from the states at about \$2,000,000. The entire cost of the Exposition is estimated at \$8,000,000.

Connecticut, Massachusetts, Vermont, Rhode Island, New York, Pennsylvania and sixteen other states have contracted for state buildings and others will probably do so. Seven large buildings are being erected by the Exposition Government, averaging 300 by 500 feet. But the scope of these exhibits has been so much enlarged that already supplementary buildings are planned.

The exhibits from Connecticut, excepting those of our manufactories, which will be placed in the Manufactures and Liberal Arts building, where there is power for the operation of machinery, will be located in the State Exhibits Building, where 3500 square feet of space was given to Connecticut free of charge; and it is confidently expected that one of the most important and striking exhibits along industrial lines will be that which represents the high rank of Connecticut in the nation's industries.

The management of the exposition has carefully planned ample hotel accommodations for visitors on and near the

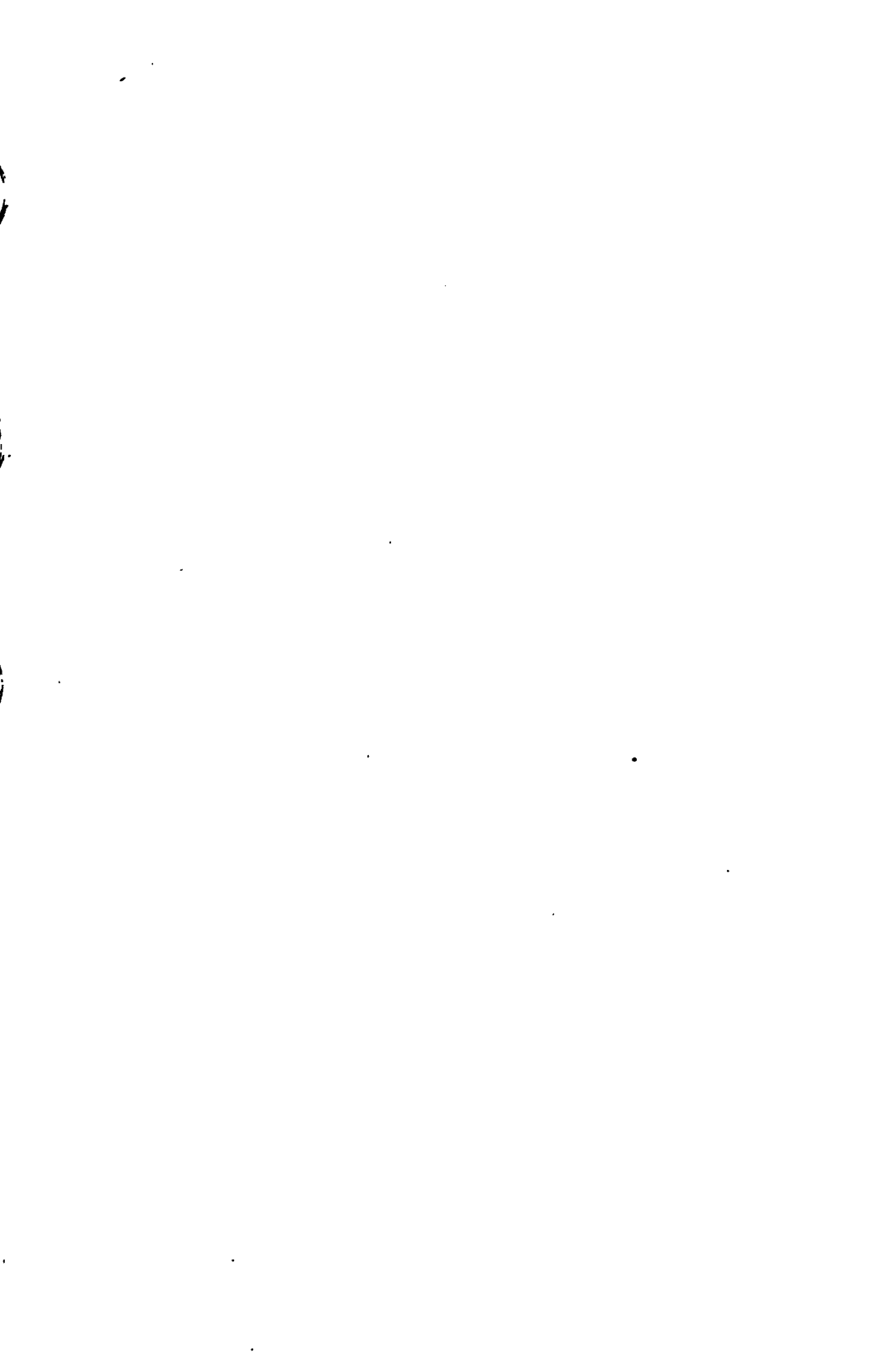
grounds, and additional hospitality will be available at Norfolk, Old Point Comfort, Newport News, and Portsmouth, thus ensuring the comfort of the many thousands who will visit the exposition.

President Roosevelt's invitation to participate in the naval and military display has been accepted by twenty-nine foreign nations. More than one hundred conventions of a wide range of national organizations will be held during the term of the exposition, a convention hall seating three thousand people being provided for such occasions.

President Roosevelt will formally open the exposition on April 26, and the States represented by exhibits will be represented also by their State officials. Wednesday, October sixteenth, has been selected as "Connecticut Day," and a special program of civil and military exercises has been outlined.

I would recommend that the General Assembly give careful consideration to the contents of our State Commission's report submitted herewith and follow the suggestions made therein, because I have the utmost faith in the wisdom of the members of that commission. I believe that great benefit will be received by the industries of our State that are properly represented at the exposition. The high rank that has been held by Connecticut as an industrial State must be maintained, and the Jamestown exposition will afford a most excellent and timely opportunity to press our claims for consideration upon the visitors from every State in the Union and from many foreign countries. I believe that money spent upon the State's exhibits will be found in future years to have been money well invested, and that the return therefrom will be large.

ROLLIN S. WOODRUFF,
Governor.



REPORT
OF THE
CONNECTICUT COMMISSION
FOR THE
Jamestown Ter-Centennial
Exposition
1907

HARTFORD PRESS
THE CASE LOCKWOOD & BRAINARD COMPANY
1907

OFFICE OF THE
CONNECTICUT COMMISSION
FOR THE
JAMESTOWN TER-CENTENNIAL EXPOSITION.

HARTFORD, CONN., Jan. 9, 1907.

TO HIS EXCELLENCY, ROLLIN S. WOODRUFF, GOVERNOR.

Sir:—We have the honor to report the operations of this commission, appointed by His Excellency, Governor Henry Roberts, under the provisions of Special Act No. 451, January Session 1905, entitled, "Resolution Concerning the Representation of the State at the Jamestown Ter-Centennial Exposition," approved July 18, 1905.

This act authorized the Governor to appoint a commission of three persons "to determine the manner in which the State of Connecticut shall be represented at said exposition." After providing for the expenses of this investigation, the act further provided, in substance, that if the commissioners were fully satisfied that the exposition was to be of such character and extent as to warrant participation by Connecticut, then the State Board of Control might, at its discretion, make available for the commission a sum not exceeding \$25,000.

On August 8, 1905, His Excellency, Governor Roberts, appointed as members of the commission: Samuel A. Eddy, of North Canaan; William J. Barber, of Harwinton, and Thomas Hamilton, of Groton, who were, under the provisions of the act, to serve without compensation.

At the time of the passage of the act, the character and scope of the exposition were to a very considerable extent undetermined, even by the exposition officials who

explained the matter to the legislative committee, and it was therefore not practicable to decide upon the extent to which Connecticut should participate, nor to make a definite estimate of the amount which would be required to cover the cost of a representation of the State which should be in keeping with her historic prominence as one of the thirteen original colonies and her important position in the industrial world. The sum of \$25,000 to which the Board of Control was limited, was regarded as tentative, leaving it to the wisdom of the General Assembly of 1907 to determine, in the light of later information, the amount that would be needed for appropriate representation. A similar course, it may be noted, was adopted in 1905 by several other States, whose appropriations have since been enlarged.

Promptly after their appointment, the commissioners organized, with Mr. Eddy as president, Mr. Barber as secretary, and Mr. Hamilton as treasurer, and made such investigation as was then practicable as to the prospects of the exposition, and the probable participation of other States. In 1905 the Congress appropriated \$250,000 for military and naval representation by the national government at the exposition, and in January, 1906, a bill was introduced (and subsequently passed with but a single dissenting vote in either house) appropriating about \$1,400,000 for enlarged representation of the governmental departments and in general aid of the exposition. Legislatures meeting in 1905 and the succeeding year made liberal appropriations, ensuring very general State representation. In view of these facts, which appeared to remove any doubt of the ultimate success of the exposition, your commission felt warranted in arranging to reach final conclusions as to whether Connecticut should join with her sister States in the celebration.

In the closing week of February, 1906, a visit to the Exposition grounds near Norfolk, Va., was made by the members of the State Board of Control, including His Excellency, Governor Roberts, the Hon. James F. Walsh, treasurer,

and the Hon. Asahel W. Mitchell, comptroller; with this commission. The outlook for the exposition was carefully investigated, and the members of the commission and of the State Board of Control were so well satisfied with the representations made and the evidences of actual progress that they unanimously decided that Connecticut would be warranted in incurring the expense of representation. An advantageous site for a State building was selected, and information was obtained as to the character of the exhibits this State would find most profitable to make, in exploiting the industries of her people. The State Board of Control, on March 28, 1906, formally passed over to the credit of the commission the amount named in the act.

Early steps were taken for the organization of the commission's work. An advisory committee was decided upon, and invitations to membership therein were accepted by the Hon. Frank L. Wilcox, of Berlin, who was president of the Connecticut Commission for the Exposition at St. Louis; Mrs. John M. Holcombe, of Hartford, who served as a member of the National Board of Lady Managers of that Exposition and also as an honorary member of the Connecticut Commission, and the Rev. Samuel Hart, of Middletown, president of the Connecticut Historical Society, whose counsel and advice on historic features was especially sought. In May, Mr. George D. Curtis, of Hartford, accepted the position of manager, charged with the duty of attending to the many details arising in connection with the State building and the classification and collection of exhibits.

The prospectus of the exposition called for not only the usual exhibits of manufactures, products of the dairy and the orchard, the tobacco field and the farm generally, with our extensive educational system, and all the other departments in which Connecticut has been so well represented at previous expositions, but, also, for very interesting classes of historical exhibits as well as exhibits in the department of social economics. Commemorative, as the exposition will be, of the ter-centennial anniversary of the founding

at Jamestown, Va., in 1607, of the first English speaking settlement in this country, thirteen years prior to the landing of the Pilgrims on the shores of New England, the program of the exposition gives unusual prominence to historical features, and Connecticut, dating back to the days of Thomas Hooker, rich in history and especially prominent in the development of constitutional liberty, finds herself well prepared to make, in this historical department, a very creditable showing. In its preparation, the commission is indebted to the State Librarian for invaluable advice and assistance.

The wide range of exhibits in the social economic department will include illustrations of the system of our legislative department; the work of several of the State commissions, including good roads plans, insurance, the State savings bank system, factory inspection methods for the protection of workmen, operation of the Bureau of Labor Statistics, and, by means of photographs and reports, the buildings and the character of the service performed by institutions receiving State support — penal, reformatory, and charitable. The department of education is preparing a comprehensive exhibit of our public school system, and in close relation to this will be exhibits of our universities and colleges, and our professional and preparatory schools. The plans for the agricultural exhibits are in the hands of committees appointed by the State Board of Agriculture and allied associations, assuring satisfactory results. Arrangements have been perfected for a comprehensive exhibit of the press of the State and various other interesting features.

No other subject has engaged the attention of the commission more closely than that of the Connecticut State building. It was essential that the order of architecture be colonial, and the commission when seeking a model was fortunate in finding in ancient Litchfield a typical structure, the Colonel Talmadge house, erected just prior to the outbreak of the Revolutionary struggle. The adaptation of the original plan so as to meet the requirements of a State building at the exposition was entrusted to Con-

necticut hands, the architect, Mr. E. K. Rossiter, being a resident of the section and familiar with the Colonial architecture of the State. Upon careful investigation as to the possibilities of sale to the best advantage after the close of the exposition, the commission concluded that it would be sound business policy to erect, not a building of flimsy construction adapted only to mere temporary use, but one of substantial build, which would command a fair price for private ownership in a section now fast building up with shore residences of the better class. The commission felt warranted in this course by the fact that instead of being obliged, at a sacrifice, to remove the building from the grounds, as at Chicago and St. Louis, the exposition management offered to give an option on the lot at a reasonable purchase price; thereby ensuring undisturbed possession of the building pending sale to the best advantage of the State. This option was accepted, extending to the spring of 1908.

Bids for the erection of the building were received from contractors in this State and at Norfolk, Va., some bids reaching \$30,000. The contract was awarded in August last, for \$18,300, to the lowest bidder, the H. Wales Lines Co., of Meriden, whose work upon the State building at St. Louis was highly satisfactory to the commission of that exposition. The building is already far advanced and will be finished by the contractors by March 1, affording ample time for the furnishing and fitting, and the preparation of the grounds before the opening day of the exposition, April 26. While costing less than several of the buildings erected by other States, it will be, in architectural attractions and substantial construction, second to none of the twenty or more expensive State buildings which are being erected along the shore line of the exposition grounds, overlooking the broad waters of Hampton Roads. The furniture will be of the Colonial type and largely of Connecticut origin.

The governing principle in the plans of the commission throughout, has been to ensure, at minimum expense, the representation of Connecticut on a scale commensurate with

not only the importance of her industrial interests, but, also, the advanced position she has held from Colonial times down to the present day in helping to make the history of this nation. When the plans of other States were outlined and liberal appropriations made by their legislatures to meet them (many of them in excess of the Connecticut appropriation), the commissioners were confident that the State pride of our people would never be satisfied to have this State take any secondary place at the exposition. The commission, therefore, prepared its plans to ensure a representation of the State befitting its population, wealth, and industrial and historical importance. These plans will call for expenditures in excess of the appropriation of \$25,000 by the last General Assembly. Having in mind the law of the State, the commission, while planning to cover the field of its work effectively and for the best interest of the State, has carefully avoided involving the State, by contracts or otherwise, in excess of the definite amount which was placed to its credit.

It is estimated that the further sum of \$30,000 will be necessary to cover the cost of the plans as to building, exhibits, and administration, and it is urged that this sum be made available during the present month, as a large part of the money will necessarily be expended prior to May 1. The apportionment of the sum should be: For building, \$8,000; furnishing and exhibits, \$17,000; administration and incidentals, \$5,000. Economies which have been devised in arranging the plans and otherwise, by eliminating expensive booth construction, etc., give full promise that, with these additional funds, Connecticut will be enabled to make a satisfactory exhibit at much less expense than at previous expositions. The sale of the building, possible under far more favorable conditions than at St. Louis or Chicago, as well as the sale of furnishings, etc., ensures a very considerable return.

In addition to the items named above some provision should be made for participation on the part of the state in the ceremonials connected with the opening day, April 26, and an

appropriate observance of October 16, which has been set apart as "Connecticut Day."

For these ceremonials we estimate that \$15,000 can be properly used and we recommend that this amount be appropriated for this purpose, to be expended at the discretion of his Excellency the Governor.

In conclusion, your commission, having in view the extent and character of the exposition, the assured large general attendance, and the convenient distance and light expense of attendance from this State, is satisfied that the outlay is warranted, and that with the amount named Connecticut will be represented in a manner befitting the prominence she has always maintained among her sister States.

Respectfully submitted,

SAMUEL A. EDDY,
WILLIAM J. BARBER,
THOMAS HAMILTON.

State of Connecticut
PUBLIC DOCUMENT NO. 26

STATEMENT OF VOTE
NOVEMBER ELECTION
1906

TABULATED FROM RETURNS
IN THE OFFICE OF THE
SECRETARY

HARTFORD PRESS
THE CASE LOCKWOOD & BRAINARD COMPANY
1906

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

HARTFORD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not examined for being double.		No. of identifying marks on device.		No. of ballots rejected because envelope was marked.		No. of unused envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not sealed by booth-tenders.	No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.			
				Gen.	Local.	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹			Gen.	Loc ¹		Gen.	Loc ¹	
Avon,	278	250	250	243	246	1	1																
Berlin,	766	548	549	544	540																		
Bloomfield,	373	318	318	300	300															6	6		
Bristol,	2,867	1,952	1,941	1,925	1,908	5	4																
Burlington,	280	173	173	175	170	2	3																
Canton,	680	561	561	561	568	1	1																
East Granby,	196	166	166	164	164															3	3		
East Hartford,	1,409	1,003	1,003	1,002	994	6	2													1	1		
East Windsor,	738	604	604	602	603	9	2																
Enfield,	1,415	1,335	1,335	1,332	1,334	5	2			2	2												
Farmington,	796	702	*	*	*																3	3	
Glastonbury,	941	692	692	692	692	1	2																
Granby,	354	287	287	285	282	1																	
Hartford,	17,681	13,560	13,515	13,466	12,249	30	10			7	1			28	28	16	2	2	2	8	11		
Hartland,	116	81	81	77	80																		
Manchester,	2,535	1,642	1,642	1,632	1,514	3	4			1	1			3	3	2					3	3	
Marlborough,	94	83	83	83	83																		
New Britain,	6,352	4,802	4,802	4,774	4,641	12	2			7	5			9	7	4	3	3	3	4	3	5	1
Newington,	251	202	202	199	199	2	2																
Plainville,	578	451	451	449	438																		
Rocky Hill,	288	218	218	218	218	1	1																
Shimabury,	587	481	481	483	483	4	4							1	1	1							
Southington,	1,409	1,029	1,029	1,029	1,007	3								6	6	5						1	1
South Windsor,	351	351	351	353	336	5	4																
Suffield,	823	546	546	522	536	1	4																
West Hartford,	797	646	646	636	633	1	5			3	3												
Wethersfield,	556	426	426	425	412	3																	
Windsor,	875	652	652	652	612	1	2							1	1								
Windsor Locks,	722	627	627	613	624	1	1																
	45,066	34,378	33,673	32,706	30,466	87	56			33	18	2	2	51	49	31	5	5	5	13	3	32	16

* Not returned.

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

HARTFORD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in each envelope.		No. of ballots not examined for being double.		No. of ballots rejected because marked.		No. of envelopes marked by identifying marks or device.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because not sealed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.	
				Gen.	Local.	Gen.	Loc ^l	Gen.	Loc ^l		Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l
Avon,	378	280	280	243	246	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Berlin,	766	548	549	544	540	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Bloomfield,	373	318	318	318	300	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Bristol,	2,867	1,982	1,941	1,925	1,908	5	4	3	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Burlington,	280	173	173	175	170	2	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Canton,	680	561	561	561	558	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
East Granby,	196	166	166	164	164	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
East Hartford,	1,409	1,003	1,003	1,002	994	6	2	2	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
East Windsor,	738	604	604	602	602	9	2	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Enfield,	1,415	1,335	1,335	1,332	1,334	5	2	7	2	2	2	2	—	—	—	—	—	—	—	—	—	—	—	—
Farmington,	796	702	702	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Glastonbury,	941	692	692	692	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Granby,	354	287	287	285	282	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Hartford,	17,681	13,550	13,515	13,465	12,249	30	10	7	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Hartland,	116	81	81	77	80	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Manchester,	2,535	1,642	1,642	1,632	1,514	3	4	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Marlborough,	94	83	83	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
New Britain,	6,352	4,802	4,802	4,774	4,641	12	2	7	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Newington,	251	202	202	190	190	2	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Plainville,	578	461	461	449	438	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Rocky Hill,	238	218	218	218	218	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Simsbury,	567	481	481	483	483	4	4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Southington,	1,406	1,029	1,029	1,029	1,007	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
South Windsor,	361	351	351	353	336	5	4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Suffield,	823	546	546	522	536	1	4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
West Hartford,	797	646	646	636	633	1	5	3	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Wethersfield,	556	426	426	425	412	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Windsor,	875	652	652	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Windsor Locks,	722	627	627	613	624	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
	45,066	34,378	33,673	32,706	30,460	87	56	33	18	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
											2	2	2	2	51	49	31	5	5	5	13	3	32	16

* Not returned.

NEW HAVEN COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not end'd by booth-tenders.		No. of ballots rejected for being unofficial.		No. of ballots rejected for other reasons.		
				Gen.	Local.	Gen.	Local.	Gen.	Local.		Gen.	Local.	Gen.	Local.	Gen.	Local.		Gen.	Local.	Gen.	Local.	Gen.	Local.	
Ansonia,	2,710	2,470	2,445	2,433	2,431	6	2	1	4	3	3	3	—	—	—	—	—	—	—	—	—	—	—	
Beacon Falls,	186	170	170	167	167	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Bethany,	133	111	111	111	112	1	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Branford,	1,241	1,048	1,048	1,040	1,045	1	4	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Cheshire,	498	361	361	359	354	2	3	3	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Derby,	1,798	1,470	1,470	1,470	1,470	—	—	11	11	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
East Haven,	323	282	282	282	277	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Gulford,	797	544	544	531	543	2	—	5	14	1	1	1	1	1	1	1	1	1	1	—	—	—	—	
Hamden,	1,133	702	702	690	662	2	—	—	2	—	—	—	—	—	—	—	—	—	—	3	—	—	—	
Madison,	337	208	208	205	191	1	—	—	3	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Meriden,	6,417	5,471	5,445	4,169	4,001	7	4	10	4	1	—	—	4	4	4	4	—	—	—	—	—	—	—	
Middlebury,	1,029	875	875	875	130	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Milford,	2,271	1,762	1,762	1,762	1,752	1	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Naugatuck,	*	19,483	19,454	19,454	19,454	—	—	87	87	14	14	14	13	13	13	6	6	6	6	29	29	58	58	
New Haven,	207	148	148	144	140	1	—	2	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
No. Branford,	473	347	347	343	334	2	1	2	4	3	3	3	—	—	—	—	—	—	—	—	—	—	—	
North Haven,	1,945	1,567	1,567	1,567	*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Orange,	234	188	188	188	189	6	—	1	1	—	—	—	1	1	1	—	—	—	—	—	—	—	—	
Oxford,	79	54	54	54	54	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Prospect,	838	564	564	577	563	2	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Seymour,	308	232	232	228	230	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Southbury,	2,188	1,606	1,606	1,613	1,613	7	7	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Wallingford,	10,957	8,266	8,266	8,269	8,230	23	22	8	6	2	1	1	8	15	11	—	—	—	—	—	—	—	—	
Waterbury,	111	75	75	*	*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Wolcott,	174	102	102	99	93	2	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Woodbridge,	36,542	48,240	48,161	46,738	44,075	69	46	133	141	24	22	22	30	37	33	7	7	7	7	39	39	75	74	

* Not returned.

NEW LONDON COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.	No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of rejected ballots because envelope was marked.		No. of unsealed envelopes.	No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not sealed by booth-tenders.	No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.			
				Gen.	Local.		Gen.	Loc ¹		Gen.	Loc ¹		Gen.	Loc ¹			Gen.	Loc ¹				
Borrah,	206	187	187	187	187	3	1	8											1	1		
Colchester,	453	369	372	372	370	3	1	8														
East Lyme,	484	394	393	392	392	4		1														
Franklin,	138	118	122	116	116	4		1												1		
Griswold,	*616	616	616	615	615	1		1														
Groton,	1,671	1,218	1,197	1,186	1,186	2	4	3	6										2	1		
Lebanon,	330	235	231	231	231			1	1											1		
Ledyard,	240	197	197	197	197	2		2														
Lisbon,	173	162	162	166	166	4	4	1														
Lyme,	198	177	177	*1	*1	1	1	1														
Montville,	624	564	564	564	564	5	2	1														
New London, ...	4,235	2,806	2,789	2,806	2,806	3	4	2	1	1										6		
No. Stonington, ...	315	258	258	258	258	4	6	4	2					4	4					10	4	
Norwich,	5,930	4,887	4,879	4,879	4,879	12	13	10	7					4	4							
Old Lyme,	289	235	235	235	235	1		1														
Preston,	335	267	267	267	267	3	5	2	1													
Salem,	113	84	84	83	80			1														
Sprague,	390	353	353	353	348	1	1	1												1	1	
Stonington,	2,132	1,584	1,584	1,544	1,573	10	3															
Voluntown, ...	187	149	149	148	145																	
Waterford,	741	575	574	574	572		2		2													
	19,800	15,415	14,799	14,562	12,225	55	47	20	30	2	1	1	8	8	6				2	1	17	8

* As returned.

† 8d Dist. missing.

‡ Not returned.

FAIRFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelopes not marked by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.	
				Gen.	Local.	Gen.	Loc'l	Gen.	Loc'l		Gen.	Loc'l	Gen.	Loc'l	Gen.	Loc'l	Gen.	Loc'l	Gen.	Loc'l	Gen.	Loc'l	Gen.	Loc'l
Bethel,	885	679	679	668	671	5	2				12						1		1					
Bridgeport,	17,819	14,668	14,668	16,260	*	33	19						7		9		6		6		1			
Brookfield,	259	232	232	232	224																			
Danbury,	4,895	3,995	3,993	3,992	3,989	13	9	5	4		1		1		1									
Darien,	613	442	442	439	421		1																	
Easton,	212	181	181	180	179	1																		
Fairfield,	1,046	703	703	685	695	5									1									
Greenwich,	2,821	1,675	1,675	1,655	*	2	6																	
Huntington,	1,155	868	1,453	*	*	8	2	3		2			1											
Monroe,	240	190	190	190	*																			
New Canaan,	675	508	508	504	502		1																	
New Fairfield,	149	134	134	134	133																			
Newtown,	834	567	404	401	387	1		2																
Norwalk,	4,886	3,665	3,665	3,647	3,534	6	3	10	4	1	1	1	1	1	1									
Redding,	356	317	317	312	305		1	1																
Ridgefield,	581	415	415	419	415	5	4	1																
Sherman,	171	153	153	*	*																			
Stamford,	5,187	4,073	4,073	4,071	4,071	6	3	3	3	3	3	3	5	5	5						14	14		
Stratford,	931	630	630	630	593	4	5	3	1															
Trumbull,	319	244	244	244	244																			
Weston,	213	168	168	168	167																			
Westport,	864	587	587	579	572	1	2		3	1	1	1												
Wilton,	384	261	261	262	262	1	1																	
	45,495	35,355	35,776	35,672	17,264	91	32	57	23	7	19	5	15	17	8		7		7		15	14		2

* Not returned.

WINDHAM COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in each envelope.		No. of ballots not counted for being double.		No. of ballots re- jected be- cause en- velope was marked.		No. of envelopes bear- ing identifying marks or devices.		No. of unsealed en- velopes.		No. of ballots re- jected be- cause en- velope was unsealed.		No. of envelopes not endorsed by booth- tenders.		No. of bal- lots re- jected because en- velope was not seal'd by booth- tenders.		No. of ballots re- jected as unofficial.		No. of ballots re- jected for other reasons.	
				Gen.	Local.	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹	Gen.	Loc ¹
Ashford,	190	140	149	140	*	1	1	1	2	1	1	1	2	1	1	1	1	1	1	1	1	1	
Brooklyn,	390	335	335	331	335	2	1	2	2	3	1	2	2	2	2	2	2	2	2	2	2	2	
Canterbury,	249	198	198	193	187	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Chaplin,	129	115	115	109	113	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Eastford,	129	96	96	96	97	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Hampton,	182	121	121	121	*	4	4	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Killingly,	1,499	1,068	1,100	1,068	1,090	2	3	5	5	1	1	1	1	1	1	1	1	1	1	1	1	1	
Plainfield,	981	624	624	617	601	12	7	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Pomfret,	328	254	254	238	256	2	2	8	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
Putnam,	1,301	964	964	964	964	2	6	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
Scotland,	126	110	109	109	*	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Sterling,	300	247	247	247	239	9	9	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
Thompson,	630	449	449	438	438	9	9	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	
Windham,	2,453	1,801	1,801	1,792	1,792	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Woodstock,	426	233	233	231	228	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
	9,311	6,783	6,785	6,694	6,328	36	35	28	13	13	13	13	13	13	13	13	13	13	13	13	13	13	

* Not returned.

LITCHFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelopes were unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope was not sealed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.	
				Gen.	Local.	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l
Barkhamsted, ..	*-----	131	181	180	179	1	1														
Bethlehem, ..	143	131	131	129	129																
Bridgewater, *																					
Canaan,	179	164	164	163	160																
Colebrook,	166	143	143	138	139																
Cornwall,	259	215	215	211	215																
Goshen,	185	166	166	163	171	8	17														
Harwinton,	269	149	149	148	148	1	1														
Kent,	283	218	218	217	205	1	1														
Litchfield,	790	673	673	672	672	3	3														
Morris,	148	136	136	138	132	4															
New Hartford, ..	423	354	354	351	352	2	1														
New Milford, ..	1,225	1,005	1,005	993	993	2	1														
Norfolk,	415	357	357	352	356																
North Canaan, ..	459	376	376	376	376																
Plymouth,	721	508	508	512	515	2	6														
Roxbury,	182	158	158	158	*																
Salisbury,	695	565	565	*	*																
Sharon,	477	361	361	361	359																
Thomaston,	810	622	622	622	607	16	13														
Torrington,	2,922	2,335	2,335	*	*	5															
Warren,	101	95	95	94	94																
Washington,	409	342	342	334	329	3	2														
Watertown,	608	423	423	426	420	3	1														
Winchester,	2,050	1,633	1,633	1,644	1,573	8	7														
Woodbury,	454	295	295	295	285																
	14,373	11,414	11,598	8,674	8,399	59	53	10	18	2	1	3	3					148	4	8	7

* Not returned.

MIDDLESEX COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope not end'd by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.	
				Gen.	Local.	Gen.	Loc ^l	Gen.	Loc ^l		Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l	Gen.	Loc ^l
Chatham,	648	557	557	556	548	2	3	7	5															1
Chester,	326	269	269	262	254	2		1													1			
Clinton,	344	235	235	235	233								1											
Cromwell,	446	367	367	368	369	8	8																	
Durham,	247	218	218	215	217				1															
East Haddam,	489	380	380	380	380	1	1																	4
Essex,	757	533	533	528	518			1																4
Haddam,	498	425	425	425	418			1																
Killingworth,	131	116	116	113	111																			
Middlefield,	183	162	162	162	162	2	1	18	1															1
Middletown,	3,525	2,766	2,766	2,754	2,711	16	1																	1
Old Saybrook,	332	252	252	255	245	1																		2
Portland,	805	661	661	659	632	8																		1
Saybrook,	406	335	335	335	321	4																		
Westbrook,	223	169	169	169	169	4	4	2	2															
	9,360	7,445	7,445	7,417	7,288	48	18	30	9				1								1	7	8	6

TOLLAND COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.		No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because not endorsed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other reasons.	
				Gen.	Local.	Gen.	Loc 'l	Gen.	Loc 'l			Gen.	Loc 'l			Gen.	Loc 'l			Gen.	Loc 'l	Gen.	Loc 'l		
Andover,	98	92	92	93	90	2	2																		
Bolton,	111	100	100	94	98		2																		
Columbia,	170	143	143	142	136					2															
Coventry,	429	360	361	360	360				3																
Ellington,	406	339	338	336	329			2	2																
Hebron,	191	160	160	157	158																				
Mansfield,	432	262	262	250	255			2	2																
Somers,	299	233	233	236	232	3	3	2	2																
Stafford,	*	721	721	*	*	4	4	10	5																
Tolland,	243	207	203	203	203			3																1	
Union,	86	66	66	65	61		1	1		1															
Vernon,	1,878	1,022	1,022	1,022	1,022	6	3																2		
Willington,	198	153	153	153	153																			1	
	4,541	3,737	4,458	3,711	3,697	15	6	19	14	3	1	1											3	1	

* Not returned.

SUMMARY OF COUNTIES.

COUNTIES.	Whole No. of names on registry list.	Whole No. checked as having voted	No. of envelopes found in the box for general reception of votes.	No. of ballots found in such envelopes.		No. of ballots not counted for being double.		No. of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	No. of ballots rejected because envelope was marked.		No. of unsealed envelopes.		No. of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not endorsed by booth-tenders.		No. of ballots rejected as unofficial.		No. of ballots rejected for other causes.			
				Gen.	Local.	Gen.	Loc ^l .	Gen.	Loc ^l .		Gen.	Loc ^l .	Gen.	Loc ^l .	Gen.	Loc ^l .		Gen.	Loc ^l .	Gen.	Loc ^l .	Gen.	Loc ^l .	Gen.	Loc ^l .
Hartford,	45,066	34,378	33,673	32,708	30,469	87	56	33	18	2	2	2	51	49	31	5	5	5	13	3	32	16			
New Haven,	36,512	48,240	48,161	46,738	44,075	69	46	133	141	24	22	22	30	37	33	7	7	7	32	29	75	74			
New London,	19,800	15,415	14,799	14,562	12,225	55	47	20	30	2	1	1	8	8	6				2	1	17	8			
Fairfield,	45,495	35,355	35,776	35,672	17,264	91	32	57	22	7	19	5	15	17	8	7	7		15	14	1	2			
Windham,	9,311	6,783	6,785	6,684	6,328	36	35	28	13				1	1	1						5	3			
Litchfield,	14,373	11,414	11,598	8,674	8,399	59	53	16	18	2	1	1	3	3	3				148	4	8	7			
Middlesex,	9,360	7,445	7,445	7,417	7,288	48	18	30	9				1	1	1				1	7	8	6			
Tolland,	4,541	3,737	4,458	3,711	3,697	15	6	19	14	3	1	1									3	1			
	184,488	162,767	162,695	156,166	129,745	460	293	336	265	40	46	32	109	116	83	19	19	12	211	58	149	117			

I hereby
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November, 1!

State of Connecticut
PUBLIC DOCUMENT No. 10

REPORT
OF
THE TREASURER

TO
His Excellency the Governor

NOVEMBER 1, 1906

FOR THE
FISCAL YEAR ENDED SEPTEMBER 30, 1906

**PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.**

State of Connecticut

TREASURER'S REPORT

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, NOVEMBER 1ST, 1906.

To His Excellency,

HENRY ROBERTS,

Governor:

SIR:—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1906.

CIVIL LIST ACCOUNT.

Balance of Cash on hand, October 1, 1905.....	\$599,027.11
Revenue Receipts from all sources during the year	3,611,547.20
	\$4,210,574.31

Specific Receipts were as follows:

School Fund Interest transferred.....	\$108,825.85
Avails of Courts.....	57,901.74
Charter Fees.....	6,602.00
Commissioners of Pharmacy.....	3,687.30
Commissioners of Shell-fisheries.....	9,391.04
Comptroller (Statutes sold).....	300.00
Corporation Capital Fee.....	42,278.00
Escheated Estates.....	1,270.31
Express Companies, Tax on.....	14,220.71
Fees from Executive Secretary.....	531.00
Fees from Secretary's Office.....	19,593.90
Inheritance Tax.....	274,258.52
Insurance Commissioner, Receipts of.....	140,335.34
Interest Account.....	34,645.09
Investments, Tax on.....	141,341.58
Itinerant Venders' License Fees.....	100.00
Military Commutation Tax.....	156,926.20
Miscellaneous Receipts.....	12,143.63
Mutual Fire Insurance Companies, Tax on.....	5,113.01
Mutual Life Insurance Companies, Tax on.....	344,588.65
National Aid to State Homes, D. V. S.....	50,072.50
Non-resident Stock Tax.....	156,401.97
Railroads, Steam, Tax on.....	1,171,289.07
Railroads, Street, Tax on.....	295,466.08
Rolling Stock Companies, Tax on.....	90.35
Salaries of the Bank Commissioners.....	6,421.36
Salary of the Building and Loan Commissioner.....	600.94
Salary Inspector-General of Gas and Gas Meters.....	2,005.10
Salaries of the Railroad Commissioners.....	13,384.55
Savings Banks, Tax on.....	498,582.95
State Librarian (Atlases sold).....	117.35
State Police, Receipts of.....	6,714.16
Telegraph and Telephone Companies, Tax on...	36,346.95
	\$3,611,547.20

TREASURER'S REPORT, 1906.

5

Payments were as follows:

Civil List Orders.....	\$3,512,426.47
Interest on State Bonds.....	28,755.00
Interest on Agricultural College Fund in Treasury.....	160.10
Interest on Principal of School Fund in Treasury,	620.11
Interest on Interest of School Fund in Treasury,	1,573.90
State Bonds Purchased.....	60,000.00
	\$3,603,535.58

Balance in Treasury to the Credit of Civil List, October 1, 1906.....	607,038.73
	\$4,210,574.31

GENERAL AND SPECIAL ACCOUNTS.

Balance to Credit of all Accounts, October 1, 1905.....	746,443.38
Receipts from all sources for Fiscal Year ending September 30, 1906.....	4,932,631.47
	\$5,679,074.85
Deduct Payments for all purposes.....	4,836,145.63
	\$842,929.22

STATE DEBT.

The Funded Debt of the State, September 30, 1906, was.....	\$882,100.00
Less Cash in the Treasury to Credit of Civil List Funds.....	607,038.73
State Debt, Less Civil List Funds.....	\$275,061.27

SUNDRY MATTERS.

The reduction of the State debt progresses very slowly and I have to report only sixty thousand dollars (\$60,000) paid and cancelled the year past, leaving eight hundred eighty-two thousand one hundred dollars (\$882,100) still to be redeemed, due October first, 1910.

I am of those who do not believe a state debt to be a blessing, and I am firm in my conviction that every effort should be made to pay every bond before it becomes due or at maturity.

Not one of them should be extended or redeemed.

To pay these bonds at or before maturity, it will be necessary to maintain at least the present rate of taxation and to enforce economy in the strictest manner in all departments of the State government. I am decidedly averse to any reduction of taxes until all bonds are paid, and am equally averse to all appropriations not absolutely necessary at the present time.

A rich state, like ours, should be free from debt after the war has been a thing of the past for more than forty years, and all projects for adding to the debt should be scrutinized very closely and rejected, unless the need is great and immediate. It is easy to spend, but the State has practiced thrift and can still do so, and save enough to free itself of our present small debt. I believe it worth the effort.

The Civil List funds amounted to six hundred seven thousand thirty-eight dollars and seventy-three cents (\$607,038.73), a gain of eight thousand eleven dollars and sixty-two cents (\$8,011.62) during the year, and taking into account the bonds purchased and redeemed, a betterment of the condition of the State of sixty-eight thousand eleven dollars and sixty-two cents (\$68,011.62).

Taxes have been very promptly paid as a rule and the work of this department has been done on time, although I have been hampered for room to do it in the quickest manner.

Respectfully submitted,

JAMES F. WALSH,
Treasurer.

GENERAL REVENUE.

MILITARY COMMUTATION TAX

TOWNS.	Persons.	Tax.
Andover.....	34	\$61.20
Ansonia.....	1,483	2,966.00
Ashford.....	85	153.00
Avon.....	130	234.00
Barkhamsted.....	98	176.40
Beacon Falls.....	73	132.40
Berlin.....	272	489.60
Bethany.....	61	110.00
Bethel.....	302	543.60
Bethlehem.....	48	86.40
Bloomfield.....	88	158.40
Bolton.....	41	73.80
Bozrah.....	90	162.00
Branford.....	497	894.60
Bridgeport.....	7,564	13,615.20
Bridgewater.....	66	120.00
Bristol.....	580	1,044.00
Brookfield.....	74	133.20
Brooklyn.....	198	356.40
Burlington.....	95	171.00
Canaan.....	89	160.20
Canterbury.....	96	172.80
Canton.....	281	505.80
Chaplin.....	61	118.00
Chatham.....	253	455.40
Cheshire.....	164	296.00
Chester.....	162	316.00
Clinton.....	115	212.00
Colchester.....	152	273.60
Colebrook.....	59	106.20
Columbia.....	78	140.40
Cornwall.....	131	235.80
Coventry.....	160	288.00
Cromwell.....	201	361.80
Danbury.....	1,426	2,567.00
Darien.....	280	504.00
Derby.....	728	1,310.40
Durham.....	102	183.60
Eastford.....	63	113.40
East Granby.....	82	147.60
East Haddam.....	181	325.80
Amounts forward.....	16,743	30,475.00

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	16,743	\$30,475.00
East Hartford,.....	399	719.00
East Haven,.....	91	163.80
East Lyme,.....	198	356.40
Easton,.....	65	117.00
East Windsor,.....	298	536.40
Ellington,.....	154	277.20
Enfield,.....	712	1,282.00
Essex,.....	290	550.00
Fairfield,.....	328	590.40
Farmington,.....	255	459.00
Franklin,.....	73	140.00
Glastonbury,.....	484	871.20
Goshen,.....	99	178.20
Granby,.....	174	314.00
Greenwich,.....	1,577	2,738.69
Griswold,.....	368	662.40
Groton,.....	450	810.00
Guilford,.....	143	257.40
Haddam,.....	188	338.40
Hamden,.....	436	784.80
Hampton,.....	81	156.00
Hartford,.....	8,133	14,639.40
Hartland,.....	56	102.00
Harwinton,.....	104	187.20
Hebron,.....	78	140.40
Huntington,.....	535	963.00
Kent,.....	113	203.40
Killingly,.....	634	1,141.20
Killingworth,.....	55	102.00
Lebanon,.....	134	246.00
Ledyard,.....	117	210.60
Lisbon,.....	77	138.60
Litchfield,.....	279	502.20
Lyme,.....	72	129.60
Madison,.....	76	138.00
Manchester,.....	1,046	1,882.80
Mansfield,.....	215	387.00
Marlborough,.....	44	82.00
Meriden,.....	3,090	5,562.00
Amounts forward,.....	38,464	\$69,534.60

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward.....	38,464	\$69,534.60
Middlebury,.....	93	168.00
Middlefield,.....	81	145.80
Middletown,.....	1,042	1,875.60
Milford,.....	285	513.00
Monroe,.....	65	117.00
Montville,.....	292	526.60
Morris,.....	65	117.00
Naugatuck,.....	1,374	2,474.00
New Britain,.....	2,268	4,082.40
New Canaan,.....	255	460.00
New Fairfield,.....	59	106.20
New Hartford,.....	158	284.40
New Haven,.....	12,950	23,310.00
Newington,.....	103	185.40
New London,.....	1,458	2,624.40
New Milford,.....	412	741.60
Newtown,.....	222	399.60
Norfolk,.....	144	260.00
North Branford,.....	93	168.00
North Canaan,.....	189	342.00
North Haven,.....	182	328.00
North Stonington,.....	154	277.20
Norwalk,.....	1,344	2,420.00
Norwich,.....	1,750	3,150.00
Old Lyme,.....	79	142.20
Old Saybrook,.....	120	216.00
Orange,.....	755	1,359.00
Oxford,.....	100	184.00
Plainfield,.....	475	855.00
Plainville,.....	243	437.40
Plymouth,.....	432	777.60
Pomfret,.....	141	253.80
Portland,.....	212	381.60
Preston,.....	141	256.00
Prospect,.....	27	48.60
Putnam,.....	436	784.80
Redding,.....	99	178.20
Ridgefield,.....	205	369.00
Rocky Hill,.....	104	187.20
Amounts forward,.....	67,071	\$121,041.20

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	67,071	\$121,041.20
Roxbury,.....	80	144.00
Salem,.....	46	82.80
Salisbury,.....	295	531.00
Saybrook,.....	206	372.00
Scotland,.....	40	72.00
Seymour,.....	254	457.20
Sharon,.....	177	318.60
Sherman,.....	58	106.00
Simsbury,.....	129	232.20
Somers,.....	171	307.80
Southbury,.....	133	239.40
Southington,.....	587	1,057.00
South Windsor,.....	234	421.20
Sprague,.....	167	300.60
Stafford,.....	409	737.00
Stamford,.....	1,587	2,856.60
Sterling,.....	133	239.40
Stonington,.....	568	1,022.40
Stratford,.....	297	534.60
Suffield,.....	405	729.00
Thomaston,.....	372	669.60
Thompson,.....	342	616.00
Tolland,.....	63	113.40
Torrington,.....	1,075	1,935.00
Trumbull,.....	129	232.20
Union,.....	36	64.80
Vernon,.....	996	1,792.80
Voluntown,.....	65	117.00
Wallingford,.....	848	1,526.40
Warren,.....	35	63.00
Washington,.....	184	332.00
Waterbury,.....	5,429	9,772.20
Waterford,.....	170	306.00
Watertown,.....	262	472.00
Westbrook,.....	100	180.00
West Hartford,.....	184	333.20
Weston,.....	60	118.00
Westport,.....	325	585.00
Wethersfield,.....	135	243.00
Amounts forward,.....	83,857	\$151,273.60

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	83,857	\$151,273.60
Willington,.....	84	154.00
Wilton,.....	143	257.40
Winchester,.....	939	1,691.00
Windham,.....	686	1,234.80
Windsor,.....	411	739.80
Windsor Locks,.....	387	696.60
Wolcott,.....	53	95.40
Woodbridge,.....	72	130.00
Woodbury,.....	152	273.60
Woodstock,.....	197	380.00
Totals,.....	86,981	\$156,926.20

GENERAL REVENUE—CONTINUED.

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF CO.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{2}$ of 1 per ct.
Danbury M. Fire Ins. Co.	Danbury ..	\$41,931.05	\$41,931.05	\$104.83
Farmers' M. Fire Ins. Co.	Suffield,....	688.48	688.48	1.72
Farmington Valley Mu. Fire Ins. Co.,.....	Farmington	7,333.46	7,333.46	18.33
Greenwich Mu. Fire Ins. Co.,.....	Greenwich, ..	12,335.03	5,657.18	14.14
Hartf'd Co. M. Fire Ins. Co.,.....	Hartford,...	1,036,254.00	857,254.00	2,188.13
Hartf'd Co. Tobacco Growers' M. Ins. Co.,	Windsor,...	684.66	684.66	1.71
Harwinton M. Fire Ins. Co.,.....	Harwinton, ..	16,075.14	245.00	.62
Litchf'd M. Fire Ins. Co.	Litchfield,...	108,906.46	106,656.46	266.64
Madison M. Fire Ins. Co.,	Madison,...	54,584.96	7,527.96	18.82
Middlesex M. Assur. Co.,	Middletown,	950,750.76	720,468.76	1,801.17
M. Assur. Co. of Norwich,	Norwich, ..	14,600.01	14,600.01	36.50
New London Co. Mu. Fire Ins. Co.,.....	Norwich,...	230,646.73	230,646.73	576.61
Patrons' M. Fire Ins. Co.,	Hartford,...	4,269.26	2,453.26	6.13
Rockv'e M. Fire Ins. Co.	Rockville,...	32,679.13	15,053.98	37.63
Windham Co. M. Fire Ins. Co.,.....	Brooklyn,...	190,607.43	15,846.63	39.62
Washington M. Fire Ins. Co.,.....	Wash'ton,...	163.93	163.93	.41
Total,.....				\$5,113.01

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF CO.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{2}$ of 1 per ct.
Ætna Life Ins. Co.	Hartford,	\$77,982,095.14	\$62,872,990.98	\$157,182.48
Conn. Gen. Life Ins Co.,.....	"	5,696,382.53	1,511,053.59	3,777.63
Conn. M. Life Ins. Co.,.....	"	64,740,084.04	63,049,484.03	135,605.65
Hart. M. Life Ins. Co.,.....	"	1,928,178.21	795,894.39	1,989.74
Phoenix M. Life Ins Co.,.....	"	19,689,162.20	19,155,202.20	44,288.00
Trav. Ins. Co.,...	"	702,559.00	698,059.00	1,745.15
Total,.....				\$344,588.65

GENERAL REVENUE—CONTINUED.

TAX ON SAVINGS BANKS.

NAME OF BANK.	Location.	Amount Taxed.	Tax.
Berlin Savings Bank,	Kensington,...	\$267,343.01	\$645.48
Branford "	Branford,....	265,805.32	664.52
Bridgeport "	Bridgeport,....	5,328,581.64	11,719.91
Bristol "	Bristol,.....	2,639,336.14	6,175.39
Brooklyn "	Brooklyn,....	1,248,359.55	3,115.95
Burritt "	New Britain,...	991,378.56	2,478.44
Canaan "	Canaan,.....	174,067.06	435.16
Chelsea "	Norwich,.....	7,866,591.72	18,848.48
Chester "	Chester,.....	358,383.32	821.70
Citizens "	Stamford,....	2,872,068.50	6,788.11
City "	Bridgeport,....	4,877,374.19	11,788.44
City "	Meriden,.....	3,127,529.45	7,762.89
Collinsville Sav. Soc.,	Collinsville,....	787,289.46	1,162.92
Connecticut Sav. Bk.	New Haven,...	9,102,444.36	19,877.03
Deep River "	Deep River,...	1,801,040.42	4,376.69
Derby "	Derby,.....	3,688,938.20	9,197.79
Dime "	Cromwell,....	94,210.36	222.34
Dime "	Hartford,....	2,267,874.45	5,654.99
Dime "	Norwich,.....	2,407,242.02	5,244.13
Dime "	Wallingford,...	787,561.65	1,469.02
Dime "	Waterbury,....	4,583,966.26	10,839.96
Essex "	Essex,.....	693,566.39	1,474.33
Fairfield Co. "	Norwalk,.....	1,127,905.77	2,634.21
Falls Village "	Falls Village,...	545,797.95	1,138.54
Far. & Mech. "	Middletown,...	3,207,796.12	5,782.54
Farmington "	Farmington,...	4,515,458.15	6,966.12
Freestone "	Portland,.....	410,280.65	861.39
Greenwich "	Greenwich,....	594,185.24	1,235.46
Groton "	Mystic,.....	1,071,831.23	1,912.80
Guilford, "	Guilford,.....	354,704.81	886.76
Jewett City "	Jewett City,...	795,042.21	1,759.57
Litchfield Sav. Soc.,	Litchfield,....	1,408,268.37	3,520.67
Mariners Sav. Bank,	New London,...	3,052,591.92	7,308.48
Mechanics "	Hartford,....	6,029,502.64	12,308.12
Mechanics "	Winsted,.....	355,522.00	3,555.22
Mech. & Far. "	Bridgeport,....	3,336,159.80	7,681.45
Meriden "	Meriden,.....	5,234,561.09	12,346.72
Middletown "	Middletown,...	8,052,947.00	17,463.26
Milford "	Milford,.....	304,596.01	750.92
Moodus "	Moodus,.....	243,008.19	589.12
National "	New Haven,...	3,023,834.00	7,126.44
Naugatuck "	Naugatuck,....	1,371,300.02	3,240.25
New Canaan "	New Canaan,...	98,870.26	202.08
Amounts forward,		\$101,365,115.46	\$230,033.79

GENERAL REVENUE—CONTINUED.

TAX ON SAVINGS BANKS—CONTINUED.

NAME OF BANK.	Location.	Amount Taxed.	Tax.
Amounts forward,.....		\$101,865,115.46	\$230,033.79
New Haven Sav. Bk.,	New Haven,...	13,102,216.22	31,358.24
New Hartf'd "	New Hartford,	4,376.35	10.94
New Milford "	New Milford,...	1,569,231.65	3,067.10
Newtown "	Newtown,.....	745,601.41	1,632.68
Norfolk "	Norfolk,.....	176,033.69	388.88
Norwalk Sav. Soc.,...	Norwalk,.....	3,039,604.92	6,226.81
Norwich "	Norwich,.....	15,611,325.68	36,597.55
Peoples Sav. Bank,...	Bridgeport,....	3,709,780.21	8,233.27
Peoples "	Rockville,.....	500,959.83	1,252.39
Putnam "	Putnam,.....	2,463,857.64	6,065.14
Ridgefield "	Ridgefield,....	666,629.02	1,644.07
Salisbury "	Lakeville,.....	782,631.44	1,778.78
Sav. Bank of Ansonia	Ansonia,.....	2,204,920.94	5,265.90
Sav. Bank of Danb'y.	Danbury,.....	3,526,542.02	4,144.01
Sav. Bank of N. B....	New Britain,...	5,649,386.75	12,931.06
Sav. Bank of N. L.,...	New London,...	9,109,286.87	21,032.40
Sav. Bank of Man.,...	So. Manchester.	1,339.82	3.35
Sav. Bank of Rock,...	Rockville,.....	2,262,184.33	5,054.40
Sav. Bank of Tol'd,...	Tolland,.....	180,796.77	356.44
Shelton Sav. Bank,...	Shelton,.....	171,706.87	429.26
Society for Savings,...	Hartford,.....	27,189,172.35	65,043.49
Southington Sav. B'k	Southington,...	1,266,899.32	2,906.79
So. Norwalk "	So. Norwalk,...	1,763,304.64	4,235.26
Southport "	Southport,....	802,924.46	2,007.31
Stafford "	Staf. Springs,...	857,976.85	1,954.69
Stamford "	Stamford,.....	3,806,808.38	8,209.98
State "	Hartford,.....	4,627,304.53	7,914.94
Suffield "	Suffield,.....	290,177.38	725.44
Terryville "	Terryville,....	12,603.24	31.51
Thomaston "	Thomaston,...	729,301.60	1,823.26
Torrington "	Torrington,....	1,452,079.28	3,630.20
Union "	Danbury,.....	1,763,345.27	1,880.10
Waterbury "	Waterbury,....	5,534,641.13	12,339.63
Westport "	Westport,.....	112,924.59	282.31
West Side "	Waterbury,....	742,496.23	1,856.24
Willimantic Sav. Ins.,	Willimantic,...	265,911.59	79.58
Windham Co. Sav. Bk.	Danielson,....	652,131.86	1,021.85
Wind. Locks "	Windsor Locks	177,358.38	443.39
Winsted "	Winsted,.....	1,832,936.97	4,460.26
Woodbury "	Woodbury,....	206,096.41	230.26
Total,.....		\$220,929,922.35	\$498,582.95

GENERAL REVENUE—CONTINUED.

TAX ON RAILROADS, STEAM.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Boston & New York Air Line R. R. Co.,...	New Haven,....	\$9,601.81
Branford Steam R. R. Co.,.....	Branford,.....	250.00
Colchester R. R. Co.,.....	New Haven,....	250.00
Danbury & Norwalk R. R. Co.,.....	New Haven,....	6,509.36
Hartford & Conn. Western R. R. Co.,...	Hartford,.....	14,949.73
Naugatuck R. R. Co.,.....	New Haven,....	46,351.20
New England R. R. Co.,.....	New Haven,....	86,394.29
New Haven & Derby R. R. Co.,.....	New Haven,....	5,751.18
New Haven & Northampton Co.,.....	New Haven,....	4,798.56
New London Northern R. R. Co.,.....	New London,...	18,144.00
Norwich & Worcester R. R. Co.,.....	New Haven,....	50,031.63
New York, N. H. & Hartford R. R. Co.,...	New Haven,....	927,848.71
South Manchester R. R. Co.,.....	So. Manchester,.	408.60
Total,.....		\$1,171,289.07

GENERAL REVENUE—CONTINUED.

TAX ON RAILROADS—STREET.

NAME OF RAILROAD.	Location of Office.	Tax.
Bristol & Plainville Tramway Co.....	Bristol,.....	\$4,173.00
Cheshire Street Railway Co.,.....	Bridgeport,.....	250.00
Conn. Railway & Lighting Co.—		
Bridgeport Traction Co.,.....	Bridgeport,.....	102,767.20
Derby Street Railway Co.,.....		
Milford Street Railway Co.,.....		
New Britain Dist.,.....		
Norwalk Dist.,.....		
Norwalk Tramway Co.,.....		
Shelton Street Railway Co.,.....		
Waterbury Dist.,.....		
Westport & Saugatuck Railway Co.,]		
Consolidated Railway Co.—		
Branford Lighting & Water Co.,.....]	New Haven,....	152,572.38
E. Hartf'd & Glastonb'y St. Ry. Co.,...		
Fair Haven & Westville R. R. Co.,...		
Hartford Street Railway Co.,.....		
Greenwich Tramway Co.,.....		
Meriden Electric Co.,.....		
Middletown Street Railway Co.,.....		
Montville Street Railway Co.,.....		
New London Street Railway Co.,....		
Norwich Street Railway Co.,.....		
Suffield Street Railway Co.,.....		
Stamford Street Railway Co.,.....		
Winchester Ave. Street Railway Co.,]		
Worcester & Conn. Eastern Ry. Co.,....]		
Danbury & Bethel St. Railway Co.,.....	Danbury,.....	2,606.81
Farmington Street Railway Co.,.....	Hartford,.....	1,056.00
Groton & Stonington St. Ry. Co.,.....	Norwich,.....	7,550.00
Hartf'd, Man. & Rockville Tram. Co.,....	So. Manchester,.	6,200.00
Hartford & Springfield St. Ry. Co.,....]		
Somers & Enfield St. Railway Co.,.....]	Boston,.....	9,310.00
Windsor Locks Tramway Co.,.....]		
Manufacturers' R. R. Co.,.....	New Haven,....	250.00
Meriden, South. & Comp. Tram. Co.,.....	Bridgeport,.....	2,332.61
Newington Tramway Co.,.....	Hartford,.....	.08
Providence & Danielson Ry. Co.,.....	Providence,....	250.00
So. Man. Light, Power & Tramway Co.,...	So. Manchester,.	100.00
Torrington & Winchester St. Ry. Co.,....	Winsted,.....	2,288.00
West Shore St. Ry. Co.,.....	New Haven,....	940.00
Willimantic Traction Co.,.....	Willimantic,....	2,820.00
Total,.....		\$295,466.08

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX.

NAME OF ESTATE.	Location.	Tax.
John Abbe,.....	Hartford,.....	\$ 12.03
Bennett S. Abbott,.....	Derby,.....	101.76
Charles A. Acton,.....	Norwalk,.....	341.91
Catharine Beckwith Allen,.....	Hartford,.....	508.90
Mary Bonner Allen,.....	Hartford,.....	70.33
Albert H. Ailing,.....	New Haven,.....	17.85
William H. Andrews,.....	New Haven,.....	9.11
Catharine Atwater,.....	New Haven,.....	547.67
Harriet Aymer,.....	New Haven,.....	415.55
Elizabeth H. Babbitt,.....	New Haven,.....	75.39
Mary S. Bacon,.....	New London,.....	10.87
Rebecca T. Bacon,.....	Derby,.....	15.79
Samuel A. Bacon,.....	Hartford,.....	206.17
Robert Bailey,.....	Enfield,.....	115.68
Rollin D. Baldwin,.....	Hartford,.....	244.67
Sarah H. Baldwin,.....	Canterbury,.....	243.56
Jacob Bantle,.....	Hartford,.....	42.09
Robert W. Barrett,.....	Hartford,.....	155.85
Hezekiah Bartlett,.....	New London,.....	295.80
Dickerman M. Bassett,.....	Derby,.....	82.32
Emeline E. Bassett,.....	Berlin,.....	489.26
Royal M. Bassett,.....	Derby,.....	313.05
Edmund C. Bassick,.....	Bridgeport,.....	855.45
Lucy Beach,.....	Wallingford,.....	18.45
Mary W. Beardsley,.....	Bridgeport,.....	3,142.66
Elliot M. Beardsley,.....	Bridgeport,.....	2,241.85
Annie E. Beckwith,.....	New London,.....	1,708.23
Ann E. Beers,.....	Newtown,.....	2,034.17
Simon Beisler,.....	New Haven,.....	13.81
Harriet B. Belden,.....	Litchfield,.....	259.65
Emily J. Benham,.....	Woodbury,.....	331.09
Emilia L. Bennett,.....	New Haven,.....	388.34
Mary E. Bennett,.....	New Haven,.....	59.82
Frederick B. Bertine,.....	New Haven,.....	71.98
Frederick H. Betts,.....	Southampton, N. Y.,.....	11.70
LeGrand Bevins,.....	Meriden,.....	45.86
Walter L. Bevins,.....	Meriden,.....	5.85
Asa R. Bigelow,.....	Colchester,.....	105.46
Emma N. Bigelow,.....	Meriden,.....	614.67
Adeline Birge,.....	Bristol,.....	91.85
Amount forward,.....		\$16,816.50

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$16,316.50
John Birge,.....	Bristol,.....	154.23
Charles Bishop,.....	New London,.....	280.89
Mary S. Bishop,.....	New London,.....	114.42
George T. Bixby,.....	Thompson,.....	87.52
Charlotte H. L. Blake,.....	New Haven,.....	297.45
Dwight W. Blakslee,.....	New Haven,.....	1,103.82
Annie Y. Boardman,.....	New York, N. Y.,.....	276.70
Norman S. Boardman,.....	East Haddam,.....	426.66
Joshua A. Bolles,.....	New Milford,.....	108.86
Ganis N. Booth,.....	Enfield,.....	30.39
Stephen H. Bowen,.....	Waterbury,.....	22.74
Eugene L. Boyer,.....	Norwalk,.....	85.57
Augustus Brandegee,.....	New London,.....	250.63
DeWitt C. Bradley,.....	Westport,.....	78.44
Gurdon Bradley,.....	Branford,.....	26.83
John Bradley,.....	New Haven,.....	3,369.16
John Dimon Bradley,.....	Fairfield,.....	26.05
Levi W. Bradley,.....	Bridgeport,.....	263.72
William J. Bradley,.....	New Haven,.....	925.26
Mary G. Brainerd,.....	New London,.....	809.54
Thomas Bray,.....	New Milford,.....	31.88
Cyrus Brewster,.....	Derby,.....	105.25
Lyman D. Brewster,.....	Danbury,.....	156.35
Luther Briggs,.....	Boston, Mass.,.....	47.50
Georgetta D. Britton,.....	Hartford,.....	67.57
Charles E. Brownell,.....	East Haddam,.....	101.61
Almira Bronson,.....	Litchfield,.....	16.70
Benjamin F. Bronson,.....	Bridgeport,.....	40.68
Wilbur M. Bronson,.....	Winchester,.....	124.52
Alfred F. Brown,.....	Norwich,.....	95.92
Theophilus Brown,.....	Groton,.....	220.54
Sarah P. Browning,.....	Middletown,.....	152.83
Louisa Joy Bruen,.....	Scarsdale, N. Y.,.....	50.00
William Bryan,.....	Branford,.....	322.98
Henry Bryant,.....	Hartford,.....	128.47
Emeline Bulkley,.....	Fairfield,.....	530.44
Catharine Burgess,.....	Boston, Mass.,.....	12.40
James Buones,.....	Milford,.....	18.97
Clarissa J. Burr,.....	Westport,.....	145.15
Amount forward,.....		\$27,425.14

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$27,425.14
Nathan T. Bushnell,.....	Madison,.....	55.71
Mary A. Bushnell,.....	Hartford,.....	379.57
Samuel F. Cadwell,.....	Hartford,.....	79.99
Martha B. Cameron,.....	New Haven,.....	5.68
Susan F. Campbell,.....	Orange, N. J.,.....	4.85
Sarah L. Carter,.....	New Haven,.....	885.00
Robert L. Cartwright,.....	Sharon,.....	14.50
Elisha M. Carroll,.....	Bridgeport,.....	19.06
Lyman W. Case,.....	Winchester,.....	66.51
Mary M. B. Chaffee,.....	Middletown,.....	209.06
Frank Chandler,.....	New Haven,.....	30.20
Emily Chapman,.....	Norwich,.....	31.29
Leander Chapman,.....	Colchester,.....	161.30
Daniel H. Chase,.....	Middletown,.....	221.64
Amos S. Cheesbrough,.....	New Hartford,.....	62.70
James Lawrence Chew,.....	New London,.....	647.74
Alice S. Childs,.....	Chatham,.....	9.22
Catharine C. Clark,.....	Windsor,.....	3.45
David H. Clark,.....	Stamford,.....	913.39
Hiram V. Childs,.....	Chatham,.....	10.29
Spencer A. Clark,.....	New Haven,.....	96.55
Helen G. Coburn,.....	Boston, Mass.,.....	935.75
Elbert H. Coe,.....	Branford,.....	6.53
Eliza S. Coe,.....	Torrington,.....	2,902.34
Watson V. Coe,.....	New Haven,.....	1,151.35
Paulen Cohen,.....	Bridgeport,.....	1.28
Edward J. Collins,.....	Meriden,.....	1,963.11
Charles H. Collins,.....	Meriden,.....	39.94
Mary P. Comstock,.....	Hartford,.....	17.73
Mary Condon,.....	Hartford,.....	59.57
Martha L. Conklin,.....	Naugatuck,.....	3,015.47
Hamilton W. Conklin,.....	Hartford,.....	206.68
Elisha S. Converse,.....	Malden, Mass.,.....	1,038.02
Charles A. Cook,.....	Bridgeport,.....	24.22
Edward Cook,.....	Norwich,.....	19.54
Emma J. Cooke,.....	Waterbury,.....	61.24
Mary L. Cook,.....	Stamford,.....	3.13
Julia E. Cook,.....	Torrington,.....	523.72
Patrick Corney,.....	New London,.....	111.86
Melvin B. Copeland,.....	Middletown,.....	282.55
Charles H. Cornwell,.....	Plainfield, N. J.,.....	256.03
Amount forward,.....		\$43,952.90

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$43,952.90
Linus Cornwell.....	Berlin.....	19.84
Martha Stanley Cornwall.....	Brooklyn.....	122.53
Harriet Louise Corwin.....	Hartford.....	377.41
Sabra Cowles.....	Berlin.....	738.59
Sophia A. Crane.....	Chatham.....	8.42
James M. Crosby.....	Hartford.....	278.90
Isaac Cross, Jr.....	Hartford.....	69.92
Betsey Crowell.....	Yarmouth, Mass.....	25.94
Thomas Cumming.....	Greenwich.....	28.78
Leonard G. Cummings.....	Hartford.....	23.13
Ella M. Curtiss.....	New Milford.....	15.73
Jane B. Curtiss.....	Putnam.....	234.60
Nathan Cushing.....	Norwell, Mass.....	752.76
Sarah Wells Curtiss.....	Stratford.....	10.00
Francis R. S. Daurey.....	Simsbury.....	383.07
Mary G. Danforth.....	Hartford.....	328.63
Lucia Darling.....	Woodbridge.....	358.69
William H. Davenport.....	Norwich.....	29.85
Betsey S. Davis.....	Killingly.....	68.17
Oliver Davis.....	Stonington.....	15.05
Caroline Augusta Day.....	Old Saybrook.....	27.89
George E. Day.....	New Haven.....	974.23
Wilbur F. Day.....	New Haven.....	609.75
Mary S. Deming.....	New Haven.....	57.67
Charles Dickens.....	Norwalk.....	729.77
Harriet S. Dickinson.....	Essex.....	292.23
Lydia S. Dickerman.....	New Haven.....	805.64
Adolph Doerr.....	Hartford.....	1.86
Herman Doerr.....	Berlin.....	26.91
Patrick J. Donovan.....	Bridgeport.....	55.29
Delia Douglass.....	Groton.....	338.80
Nellie A. Douglass.....	Middletown.....	157.82
Sarah H. Drummond.....	New Canaan.....	15.99
Louisa M. Duncomb.....	Bridgeport.....	6.76
Martha Dyer.....	Brooklyn.....	164.13
Fannie D. Edgerton.....	Middletown.....	768.72
James Eakin.....	Hartford.....	14.64
Julia A. Edson.....	Ellington.....	10.16
Mary I. Eggleston.....	Hartford.....	75.60
Amount forward.....		\$52,996.77

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$52,996.77
John Elderkin,.....	New London,.....	19.50
John Elliott,.....	Thompson,.....	14.74
Lucy R. Elms,.....	Derby,.....	99.43
Daniel R. Evarts,.....	Norwich,.....	609.75
Elizabeth Evarts,.....	Norwich,.....	917.67
Joel Farist,.....	Bridgeport,.....	1,393.69
Patrick Faughnan,.....	New Haven,.....	6.70
Charles E. Ferris,.....	Norwalk,.....	22.29
Francis A. Filley,.....	Hartford,.....	5.85
John George Flad,.....	Hartford,.....	192.16
Mary Floto,.....	Meriden,.....	75.00
Elizabeth B. Fiske,.....	Boston, Mass.,.....	327.00
Edson Fitch,.....	Quebec, Canada,.....	275.00
William H. Fitch,.....	Norwich,.....	2,343.40
Catharine Fitzgerald,.....	Derby,.....	85.66
Charles Fitzgerald,.....	Middletown,.....	27.76
Ransom N. Fitzgerald,.....	Hartford,.....	466.44
Augustus Flagg,.....	Boston, Mass.,.....	129.82
Alfred W. Forbes,.....	New Haven,.....	263.86
Bridget T. Forbes,.....	New Haven,.....	68.19
Alvera E. Foster,.....	Middletown,.....	90.75
Frank A. Foster,.....	Norwich,.....	135.55
Rosa Foster,.....	Watertown,.....	103.31
Mary A. Fowler,.....	Plainfield,.....	92.38
Lavinia H. Foy,.....	New Haven,.....	978.60
Horace Fuller,.....	Manchester,.....	8.11
Newton Fuller,.....	New London,.....	318.82
Charles M. Gager,.....	Somers,.....	188.94
Silas Galpin,.....	New Haven,.....	396.08
Stephen M. GaNun,.....	Greenwich,.....	14.23
Cyrus P. Gaylord,.....	Plymouth,.....	66.00
Edward F. Gaylord,.....	Bristol,.....	96.63
Emily E. Gaylord,.....	Bridgeport,.....	470.46
Elizabeth H. Gilman,.....	Hartford,.....	178.97
Herman Goldschmidt,.....	Hartford,.....	204.77
William R. Grace,.....	New York, N. Y.,.....	7,626.56
James P. Gray,.....	Enfield,.....	269.50
Clarissa G. Green,.....	Putnam,.....	415.34
Jacob L. Greene,.....	Hartford,.....	174.52
Amount forward,.....		72,170.20

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax
Amount forward,.....		\$72,170.20
Rebecca A. Greene,.....	Dartmouth, Mass.,.....	82.00
David Greenslit,.....	Hampton,.....	527.58
Samuel J. Gregory,.....	Bridgeport,.....	31.15
Hannah Griffin,.....	Bristol,.....	28.75
Mary S. Gulliver,.....	Norwich,.....	372.11
Edward L. Griggs,.....	Waterbury,.....	2,814.80
Charles S. Guthrie,.....	New London,.....	631.76
Harriet J. Hall,.....	Mansfield,.....	42.99
John M. Hall,.....	New Haven,.....	1,352.27
Sarah L. Hall,.....	Stonington,.....	138.50
Celestia C. Hall,.....	Meriden,.....	34.04
Eliza Hammer,.....	Hartford,.....	150.78
Harriet O. Harris,.....	Springfield,.....	211.25
Morris Harney,.....	Middletown,.....	8.60
Edmund B. Hart,.....	Meriden,.....	115.94
E. Burton Hart,.....	New York, N. Y.,.....	11.60
Lucy A. Hartwell,.....	Sharon,.....	1,105.35
James H. Harvey,.....	Windsor,.....	27.45
Lucy C. Harwood,.....	Natick, Mass.,.....	6.53
Charles A. Hawley,.....	Stamford,.....	6,110.66
Edward A. Hawley,.....	Bridgeport,.....	256.47
Elizabeth A. Hawley,.....	Stamford,.....	620.82
Joseph R. Hawley,.....	Hartford,.....	240.00
Sarah J. Hawley,.....	Bristol,.....	34.75
Martha S. Hayden,.....	Essex,.....	261.98
Isaac L. Hayden,.....	Windsor,.....	535.56
Moses Hellar,.....	New Haven,.....	26.20
Mary Healy Prince Henry,.....	Thompson,.....	17.21
Sarah Maria Herrick,.....	Woodstock,.....	4.28
Dudley R. Hewitt,.....	Stonington,.....	50.97
Bushrod W. Hill,.....	Manchester, N. H.,.....	51.75
Jeremiah Hill,.....	Killingly,.....	934.20
William Hildreth,.....	Enfield,.....	387.00
Isaphene Hillhouse,.....	New Haven,.....	21,177.30
Minerva R. Hinckley,.....	Hartford,.....	8.07
Nelson G. Hinckley,.....	Hartford,.....	142.85
Charles W. Hine,.....	New Haven,.....	64.44
Amelia B. Hinman,.....	Oxford,.....	33.54
Laura P. Holmes,.....	Winchester,.....	29.98
Amount forward,.....		\$110,851.68

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$110,851.68
Martha C. Holmes.....	Waterbury.....	91.55
Jerry B. Holt.....	Bristol.....	6.69
Virginia R. Horton.....	New Haven.....	16.15
Elizabeth E. Hotchkiss.....	Bridgeport.....	255.15
Phinetta A. Hotchkiss.....	New Haven.....	59.25
George H. Hoyt.....	Stamford.....	1,255.07
Hannah D. Hoyt.....	Bethel.....	6.37
Mary C. Hubbard.....	Greenwich.....	647.25
Stephen Hubbard.....	New Haven.....	4,246.10
Caroline Hubbell.....	Bridgeport.....	58.89
Harriet N. Huidenkoper.....	Fairfield.....	70.52
Emily A. Hull.....	Clinton.....	38.93
Henry M. Humphrey.....	Stamford.....	311.39
Katherine L. Hungerford.....	New Haven.....	72.75
Julia E. Ingersoll.....	Kent.....	519.55
James Iredale.....	Torrington.....	53.59
Amos Ives.....	Meriden.....	25.13
Laurison M. Ives.....	Wallingford.....	32.87
Angier M. Jackman.....	Bridgeport.....	5.91
Hannah S. Jackson.....	Middletown.....	57.02
Ann A. Jeffcott.....	New Haven.....	1,064.48
Charles Jennings.....	Fairfield.....	55.24
James B. Jennings.....	Bridgeport.....	84.12
Maria A. Jennings.....	Westport.....	14.91
E. Emory Johnson.....	East Haddam.....	9.39
James G. Johnson.....	Farmington.....	67.97
Marcus M. Johnson.....	Windham.....	58.96
Rebecca Johnson.....	Poughkeepsie, N. Y.....	17.81
James C. Jones.....	Stamford.....	79.39
Ralph C. Jones.....	Colchester.....	79.19
Stiles Judson.....	Stratford.....	117.20
John Kearney.....	Torrington.....	24.74
Robert P. Keep.....	Farmington.....	155.12
Charles H. Kerner.....	New York, N. Y.....	13.38
Catharine Kelleher.....	Seymour.....	13.88
Bryan Kelley.....	Middletown.....	16.69
Michael Kelley, Sr.....	Wallingford.....	36.24
Maria D. Kellogg.....	New Hartford.....	80.30
Samuel N. Kellogg.....	Hartford.....	1,022.70
Henry Kelsey.....	New Haven.....	330.90
Amount forward.....		\$122,024.42

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$122,024.42
Cornelius Kiernan.....	New Haven.....	8.55
John Killourey.....	Windham.....	14.00
John Kimberly.....	Springfield.....	245.43
Benjamin Kerkbride.....	Windsor.....	19.48
Karl Klauser.....	Farmington.....	18.61
Mary Kneen.....	Huntington.....	9.51
Edwin W. Lambert.....	Norwalk.....	60.79
Charles E. Lancraft.....	New Haven.....	226.51
William M. Lancraft.....	New Haven.....	51.84
George Langdon.....	Plymouth.....	2.85
Eunice C. Leavenworth.....	New Haven.....	3.02
Lucy M. Leete.....	Guilford.....	20.83
Pickney Lesser.....	Bridgeport.....	41.02
John Lines.....	Waterbury.....	125.61
William Lewis.....	Meriden.....	106.00
Robert Little.....	Salisbury.....	51.00
Barbara Lill.....	Bridgeport.....	4.62
Timothy W. Loomis.....	New Britain.....	277.46
Mary T. Lord.....	England.....	163.32
Theodore S. Lowndes.....	Norwalk.....	853.66
Hannah Maria Luddington.....	Bridgeport.....	9.82
Andrew Luke.....	Greenwich.....	3,308.64
George Luke.....	Greenwich.....	169.39
Walter Luke.....	Greenwich.....	175.70
Peter Lux.....	Hartford.....	73.93
Catharine F. Lyon.....	Hartford.....	42.51
Charles McAleer.....	Burlington.....	11.30
Eugene McCarthy.....	Waterbury.....	57.77
Joseph McClellan.....	Woodstock.....	198.00
Sarah E. McElroy.....	Enfield.....	206.46
Harriet H. McHarg.....	New Haven.....	66.12
Christopher J. McKone.....	Hartford.....	279.89
Mary D. McLean.....	Wethersfield.....	803.64
Dennis McMahon.....	Boston, Mass.....	528.00
H. M. Magill.....	Pasadena, Cal.....	100.50
Helen T. Magill.....	Amherst, Mass.....	30.39
Ann E. Manning.....	Stonington.....	57.58
Wolcott B. Manwarring.....	New London.....	1,852.72
Helen A. Marble.....	Worcester, Mass.....	111.05
Amasa A. Marks.....	Greenwich.....	295.75
Amount forward.....		\$132,707.69

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$132,707.69
William C. Mason.....	Hartford.....	371.29
Andrew Martinez.....	Derby.....	70.60
Joseph W. Mather.....	Stamford.....	1,450.56
Mary R. Mather.....	Hartford.....	60.84
Harriet H. Matson.....	Old Lyme.....	2,052.73
James O. May.....	Naugatuck.....	85.76
Abigail J. Mead.....	Greenwich.....	10.26
Frederick Mead.....	Greenwich.....	100.79
Mary E. Mead.....	Greenwich.....	358.09
Joseph J. Mehaffey.....	New Haven.....	9.33
Mary McGregor Means.....	Boston, Mass.....	2,625.00
Silas B. Meeker.....	Norwalk.....	75.29
Alfred E. Merrill.....	New Hartford.....	22.62
Martha L. Merwin.....	Milford.....	44.45
Jean Meig-Koechlin.....	Mulhausen, Alsace.....	50.70
Mary E. Millard.....	Norwalk.....	217.90
Willis E. Miller.....	New Haven.....	492.96
Albert G. Mitchell.....	Norwich.....	738.15
Ann Elizabeth Minor.....	Berlin.....	849.77
Maria S. Merritt.....	Stamford.....	700.54
William C. Messenger.....	Hartford.....	60.63
Sophia M. F. Moeser.....	Hartford.....	3.91
Sarah L. Molthrop.....	New Haven.....	78.58
Orson B. Moore.....	Windsor.....	267.65
Anna S. Morgan.....	Philadelphia, Pa.....	61.25
Henry Morris.....	Norwich.....	94.75
Melora W. Morse.....	Putnam.....	12.60
Horace J. Morton.....	New Haven.....	2,338.76
Joseph D. Muhlfelder.....	New Haven.....	55.15
Margaret M. Mullen.....	Hartford.....	15.98
Cornelia L. Munger.....	Madison.....	3.46
Thomas Neary.....	Naugatuck.....	1,416.42
Adam Neuichler.....	Hartford.....	10.48
Charles Neuichler.....	Berlin.....	81.62
George E. Nettleton.....	New Haven.....	9.89
Dwight C. Newberry.....	Hartford.....	145.97
Elizabeth S. Newton.....	Hartford.....	318.77
Cornelia B. Nicoll.....	New Haven.....	202.17
Gregor A. Noll.....	Bridgeport.....	7.65
Amount forward.....		\$148,281.01

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$148,281.01
Harriet G. Northam,.....	Hebron,.....	246.07
William S. Noyes,.....	Stonington,.....	3.57
George H. O'Brien,.....	Ledyard,.....	27.42
Elizabeth T. Ockershauser,.....	Greenwich,.....	7.86
Holger Olsson,.....	Hartford,.....	24.90
Martin O'Meara,.....	Hartford,.....	126.38
Henry A. Osborne,.....	Farmington,.....	9.25
Orlando C. Osborn,.....	Oxford,.....	18.55
Mary Fitch Page,.....	Norwich,.....	18,322.36
Smith W. Page,.....	Stafford,.....	414.91
Henry M. Palmer,.....	Stonington,.....	244.98
John Palmer,.....	Brooklyn,.....	511.50
Nancy M. Pardee,.....	New Haven,.....	382.88
George R. Parmlee,.....	Newtown,.....	64.02
Asa S. Parsons,.....	Bridgeport,.....	1,190.28
Sarah Kelsey Peabody,.....	Salisbury,.....	30.98
Louisa J. Pease,.....	Chicopee, Mass.,.....	71.88
Marcia M. Pease,.....	Enfield,.....	103.53
Augustus C. Peck,.....	Cheshire,.....	189.74
Walter P. Perry,.....	New London,.....	603.78
Eliza T. Phelps,.....	Andover,.....	775.73
William D. Phillips,.....	Stamford,.....	14,908.02
Mary Eliza Pike,.....	Killingly,.....	1,003.25
Mary Esther Pike,.....	Killingly,.....	160.69
Henry L. Pinney,.....	Los Angeles, Cal.,.....	109.95
Lydia A. Phelps,.....	Essex,.....	1,268.90
Ellen D. Plant,.....	Branford,.....	2,535.22
Joseph Plant,.....	Norwich,.....	119.97
Anna B. Platt,.....	Meriden,.....	108.57
Orville H. Platt,.....	Meriden,.....	48.67
Newton S. Pomeroy,.....	Suffield,.....	10.47
Charles E. Porter,.....	Hartford,.....	31.04
Samuel L. Potter,.....	New Haven,.....	282.04
Charles L. Prindle,.....	Sherman,.....	611.65
Levi Prosser,.....	Hartford,.....	107.92
John W. Powell,.....	Norwalk,.....	3.84
Patrick H. Quinn,.....	Hartford,.....	710.07
Cornelia Randall,.....	Salem,.....	5.60
Sherwood F. Raymond,.....	Berlin,.....	178.96
James I. Raymond,.....	Stamford,.....	10,813.69
John Reck,.....	Bridgeport,.....	21.92
Amount forward,.....		\$204,692.02

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$204,692.02
Peter Reilly,.....	Huntington,.....	1.22
Thomas Rich,.....	Greenwich,.....	31.41
John W. Richards,.....	New Haven,.....	408.48
Loretta A. Richardson,.....	Bridgeport,.....	28.09
Mary S. Rider,.....	Derby,.....	82.99
Francis X. Rivers,.....	Woodstock,.....	33.57
Frank Allen Roath,.....	Norwich,.....	77.44
John T. Rockwell,.....	Winchester,.....	12.78
Benjamin G. Rogers,.....	Montville,.....	118.78
Daniel M. Rogers,.....	Berlin,.....	1,073.31
Emily Rogers,.....	New London,.....	13.91
Martha Ann Rogers,.....	New Haven,.....	15.05
Theodore D. Rogers,.....	Norwalk,.....	634.99
Sarah M. Rose,.....	Coventry,.....	52.44
Lucius G. Rossiter,.....	Hartford,.....	622.46
Edgar P. Rossiter,.....	Guilford,.....	127.82
Harriet C. Royce,.....	New Milford,.....	210.57
George Rumney,.....	Naugatuck,.....	89.89
Arnold Rudd,.....	New London,.....	513.78
Francis B. Sammis,.....	Bridgeport,.....	40.70
James H. Sanderson,.....	New Haven,.....	97.89
Edwin G. Sanford,.....	Bridgeport,.....	2,264.64
Gertrude E. Sanford,.....	Derby,.....	28.94
Harry Scoville,.....	Litchfield,.....	1.64
Thomas L. Scoville,.....	New Haven,.....	17.04
Erastus E. Scofield,.....	Stamford,.....	83.14
William E. Seeley,.....	Bridgeport,.....	711.64
John D. Senk,.....	Hartford,.....	14.56
Selina J. Segur,.....	New Haven,.....	331.11
Emily Seymour,.....	Hartford,.....	1,771.56
DeWitt C. Seymour,.....	Elroy, Wis.,.....	55.13
Peter B. Shahan,.....	Norwich,.....	434.22
Henry L. Shaler,.....	Saybrook,.....	2,030.92
Jairus M. Shaw,.....	Middletown,.....	13.40
Michael Shea,.....	Hartford,.....	56.06
Michael Shea,.....	Norwich,.....	4.35
Julius T. Sheppard,.....	New London,.....	63.64
Nelson Shepard,.....	Portland,.....	227.67
Caroline Sherman,.....	Newtown,.....	468.33
Simon C. Sherwood,.....	Fairfield,.....	3,285.37
Charles Shipman,.....	Hartford,.....	180.00
Amount forward,.....		\$221,022.95

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$221,022.95
Henry L. Slack.....	Bethel.....	23.28
Phillip Simmons.....	Waterbury.....	27.09
Anna Smith.....	Stamford.....	5.87
Charles C. Smith.....	New Haven.....	171.25
Edward Smith.....	Meriden.....	9.58
Elizabeth Couch Smith.....	Bridgeport.....	30.86
John B. Smith.....	Berlin.....	161.03
John W. Smith.....	Derby.....	9.44
George A. Southmayd.....	Middletown.....	890.89
Galin C. Spencer.....	Greenwich.....	60.16
Albert Stafford.....	Norwich.....	48.39
Henry J. Stancliff.....	Hartford.....	71.10
Robert R. Stannard.....	Waterbury.....	106.14
James Staples.....	Bridgeport.....	479.84
Henry P. Stearns.....	Hartford.....	660.00
Harriet C. Stebbins.....	Springfield, Mass.....	37.75
Edward C. Stevens.....	Norfolk.....	128.50
Mary E. Stevens.....	Danbury.....	243.49
Mary B. Stillson.....	Newtown.....	152.40
Maria E. C. Strong.....	Hartford.....	1,406.61
Clark W. Stowe.....	Milford.....	52.07
Cornelius Sullivan.....	Torrington.....	8.43
Charles H. Sevan.....	North Stonington.....	95.04
Patrick Synott.....	Hartford.....	13.63
John B. Talcott.....	Berlin.....	5,593.07
Albert M. Talmage.....	Bridgeport.....	236.81
Alice G. Tallman.....	Hartford.....	71.92
Nancy M. T. Taylor.....	New Haven.....	140.82
Julia B. Thayer.....	Keene, N. H.....	503.85
Jane R. Terry.....	New Haven.....	911.80
Charlotte S. Thomas.....	Norwalk.....	111.39
Edward W. Thompson.....	Berlin.....	68.29
Grove Thompson.....	Watertown.....	43.73
Merwin S. Thompson.....	New Haven.....	259.47
William A. Tibbals.....	Coventry.....	187.59
Josephine Tibbetts.....	Roxbury, Mass.....	42.29
Caleb B. Tichenor.....	Bridgeport.....	870.91
Mary A. Tichenor.....	Derby.....	140.89
Nancy S. Tobey.....	New London.....	16.19
Julia H. Totten.....	New London.....	139.96
Amount forward.....		\$235,254.75

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$235,254.75
John Townsend,.....	Middletown,.....	119.47
Lyman Treat,.....	East Hartford,.....	43.93
Harriet C. Trowbridge,.....	New York, N. Y.,.....	183.57
Benjamin F. Turner,.....	Hartford,.....	35.78
Sophia T. Tucker,.....	Ellington,.....	284.62
Mary E. Turner,.....	Hartford,.....	395.81
Jane Twitchell,.....	Southington,.....	1.88
George G. Tyson,.....	Greenwich,.....	301.63
Melissa U. Tyler,.....	Haddam,.....	132.04
Jessie Usher,.....	Haddam,.....	137.48
Emma F. Vail,.....	New Haven,.....	1,709.08
Robert J. Vance,.....	Berlin,.....	45.26
Levi C. Veits,.....	Hartford,.....	7,067.46
Mary E. Vibbert,.....	Hartford,.....	272.43
William A. Vogel,.....	Norwalk,.....	140.39
Caroline B. Vose,.....	Pawcatuck,.....	141.04
Adam Walker,.....	New York, N. Y.,.....	9.55
Mary Sophia Walker,.....	Waltham, Mass.,.....	383.10
William Wander,.....	Hartford,.....	87.34
Elizabeth D. Ward,.....	New Haven,.....	23.77
Sarah C. Ward,.....	Bridgeport,.....	1,181.23
Annie R. Warner,.....	Naugatuck,.....	3,365.21
Betsey R. Warner,.....	Springfield, Mass.,.....	340.84
Francis A. Warner,.....	Hartford,.....	61.50
Lucien D. Warner,.....	Naugatuck,.....	1,930.92
Andrew T. Waterbury,.....	Stamford,.....	18.97
Wilbur N. Waterbury,.....	Stamford,.....	121.05
Gertrude H. Way,.....	Hartford,.....	12.15
Francis Wayland,.....	New Haven,.....	2.87
Lorenzo D. Webber,.....	Essex,.....	117.46
Mary A. Webster,.....	Derby,.....	9.80
Henry Frank Weed,.....	Darien,.....	3,817.43
W. F. Weiser,.....	York, Pa.,.....	56.88
Dwight M. Welch,.....	New Haven,.....	192.24
David Welden,.....	Hartford,.....	11.37
Watson L. Wentworth,.....	Bridgeport,.....	84.07
Mary Wernsman,.....	New Haven,.....	12.37
Henry Wetmore,.....	Hartford,.....	39.25
Albert S. Wheeler,.....	New Haven,.....	700.90
Eliza A. Wheeler,.....	Woodbury,.....	126.04
Amount forward,.....		\$258,972.93

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$258,972.93
Warren S. Wheeler,.....	Stonington,.....	16.02
Elizabeth H. White,.....	Manchester,.....	187.41
Henry D. White,.....	New Haven,.....	139.31
James White,.....	Stamford,.....	78.40
Rowland White,.....	Westfield, Mass.,.....	.38
Mary A. Whiting,.....	Berlin,.....	1,475.45
William H. Whitehead,.....	Simsbury,.....	37.58
Edgar G. Whittlesey,.....	Hartford,.....	852.33
Matilda Whittemore,.....	Hartford,.....	1,151.81
John D. Whitney,.....	Bridgeport,.....	125.12
Rebecca F. Whitney,.....	Norwich,.....	2.61
David E. Whiton,.....	New London,.....	400.06
Nathaniel B. Wilcox,.....	Norwich,.....	68.79
John A. Wiley,.....	Hartford,.....	369.63
George Williams,.....	Danbury,.....	2,259.39
Octavia P. Williams,.....	Winchester,.....	123.87
Mary A. Wildman,.....	Danbury,.....	2,808.40
George P. Wilshire,.....	Greenwich,.....	700.59
Henrietta H. Winaus,.....	New Milford,.....	119.62
Harriet Windsor,.....	Bridgeport,.....	673.05
John Winkle,.....	Hartford,.....	17.42
Esther M. Winslow,.....	Worcester, Mass.,.....	9.93
Orin Witter,.....	Chaplin,.....	88.74
Elizabeth Wood,.....	Washington, D. C.,.....	5.50
Sabina Redmond Wood,.....	New Jersey,.....	860.00
Mary Woodbridge,.....	Saratoga Springs, N. Y.,.....	389.58
James F. Woodward,.....	South Orange, N. J.,.....	402.00
Aurelia Read Wooster,.....	Saybrook,.....	12.40
Henry B. Wright,.....	Hartford,.....	269.58
William H. Yeomans,.....	Andover,.....	179.62
John D. Yale,.....	Hartford,.....	1,461.00
Total,.....		\$274,258.52

GENERAL REVENUE—CONTINUED.

TAX ON NON-RESIDENT STOCK.

Received from various Corporations by Corporation Stock	
Tax,.....	\$156,401.97

GENERAL REVENUE—CONTINUED.

AVAILS OF COURTS—FINES, FORFEITURES, ETC., FROM STATE'S AND PROSECUTING ATTORNEYS AND OTHERS.

COUNTY.	Name.	Amount.	Total.
Hartford,.....	Arthur F. Eggleston, State's Atty.,	\$2,830.32	
"	Geo. A. Conant, Clk. Sup. Court,...	6.60	
"	M. H. Moyer, Clk. Com. Pleas Ct.,...	406.00	
"	H. A. Ross, Clk. City Ct., Hartf'd...	25.00	
New Haven,..	Wm. H. Williams, State's Atty.,...	2,298.10	
"	John H. Kellogg, Asst. State's Atty	75.00	
"	R. J. Woodruff, Pros. Atty.,.....	2,871.49	
"	A. P. Bradstreet, Prosecuting Atty		
"	Dist. Court, Waterbury,.....	998.18	
"	E. A. Anketell, Clk. Sup. Court,....	598.88	
"	S. J. Marsh, Asst. Clerk Superior		
"	Court,.....	271.32	
"	F. L. Averill, Clk. Com. Pleas Ct.,...	195.73	
"	C. W. Birely, Clk. Com. Pleas Ct.,...	937.56	
"	L. F. Root, Clerk Dist. Court,		
"	Waterbury.....	232.00	
"	C. B. Matthewman, Clerk City		
"	Court, New Haven,.....	25.00	
New London,	H. A. Hull, State's Attorney,.....	1,147.60	
"	H. A. Hull, Prosecuting Attorney,.	709.76	
"	John C. Averill, Clk. Sup. Court,...	545.62	
"	John C. Averill, Clerk Common		
"	Pleas Court,.....	232.00	
Fairfield,.....	Samuel Fessenden, State's Atty.,...	3,155.56	
"	Michael Kenealy, Pros. Atty.,.....	8,371.76	
"	W. T. Haviland, Clerk Common		
"	Pleas Court,.....	272.00	
Windham,....	Charles E. Searles, State's Atty.,...	324.70	
"	E. M. Warner, Clerk Sup. Court,...	10.00	
Litchfield,....	D. T. Warner, State's Attorney,...	1,752.68	
"	D. C. Kilbourn, Clk. Sup. Court,...	145.68	
"	W. F. Dowd, Clk. Com. Pleas Ct.,...	28.00	
Middlesex, ...	F. D. Haines, State's Attorney,...	485.12	
"	C. G. R. Vinal, Clk. Sup. Court,....	51.00	
Tolland,.....	Chas. Phelps, State's Attorney,...	45.84	
"	L. T. Tingier, Clk. Superior Ct.,....	17.26	\$29,065.74

AVAILS OF COURTS—CLERKS' FEES.

COUNTY.	Court.	Clerk.		
Hartford,....	Superior,.....	Geo. A. Conant,.	\$6,390.40	
New Haven,...	"	E. A. Anketell,...	7,553.20	
"	" at W'b'y,...	S. J. Marsh,.....	1,371.46	
New London,	"	J. C. Averill,.....	2,772.55	
Fairfield,....	"	W. R. Shelton,...	6,448.69	
Windham,...	"	E. M. Warner,...	1,226.00	
Litchfield,....	"	D. C. Kilbourn,...	1,200.00	
Middlesex,...	"	Fredk. Vinal....	1,430.35	
Tolland,.....	"	L. T. Tingier,....	442.75	28,835.40
Total,.....	.....	.....	.....	\$57,901.14

GENERAL REVENUE—CONTINUED.

CHARTER FEES.

The Benedict & Burnham Manufacturing Co.,.....	\$250.00
The Landers, Frary & Clark,.....	125.00
The Lakeville Gas Co.,.....	4.00
The Torrington Water Co.,.....	25.00
The Burns Co.,.....	50.00
The Johns-Pratt Co.,.....	150.00
The American Brass Co.,.....	2,500.00
The Fountain Water Co.,.....	55.00
The Scoville Manufacturing Co.,.....	813.00
The Bigelow Co.,.....	240.00
The New Britain Gas Light Co.,.....	100.00
The Derby Gas Co.,.....	100.00
The Rockville, Broad Brook & East Windsor St. Ry. Co.,.....	30.00
The Hartford Fire Insurance Co.,.....	750.00
The New Haven Trust Co.,.....	100.00
The Southern New England Telephone Co.,.....	1,000.00
The Hartford & Springfield Street Railway Co.,.....	85.00
	\$6,377.00

GENERAL REVENUE—CONTINUED.

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location of Office.	No. Miles of Wire at 25 cents per Mile.	No. Transmitters at 70 cents each.	Total Tax.
American Tel. & Tel. Co.,	New York,...	18,593.00	29	\$4,668.55
Conn. Telegraph Co.,...	New Haven,...	682.42		170.75
E. Haven Tel. & Elec. Co.,	East Haven,.		99	69.30
Farm'ton Val. Tel. Co.,...	New Britain,.		204	142.80
New England Tel. Co.,...	New York,...	1,565.00		391.25
Postal Tel. & Cable Co.,...	New York,...	4,683.00		1,170.75
So. New Eng. Tel. Co.,...	New Haven,...		36,141	25,298.70
Waterb'y Auto. Tel. Co.,...	Waterbury,...		247	172.90
Western Union Tel. Co.,...	New York,...	17,078.78		4,261.95
Total,.....	.....	.....	.....	\$36,346.35

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location of Office.	Receipts.	Tax of 5 per cent.
Adams Express Company,....	Boston,.....	\$277,876.88	\$13,893.84
American Express Company,...	New York,...	6,537.45	326.87
Total,.....	.....	.....	\$14,220.71

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE.

Name of Corporation.	Amount of fee.
Thames Arms Company.....	\$25.00
Phoenix Fur Company.....	25.00
Terryville Fishing Club, Incorporated.....	10.00
Rose of New England Womens' League, Incorporated,....	10.00
West Suffield Farmers' Progressive Club, Incorporated,....	10.00
Roosevelt Social Club of Hartford.....	10.00
Whittlesey Paper Company.....	75.00
Trolley Express Company.....	50.00
Old Buxton Distilling Company.....	25.00
Swedish Pleasure Club, Incorporated.....	10.00
Landmark Map Publishing Company.....	25.00
West End Congregation Aharas Achim Aushli, Bridgeport, Incorporated.....	10.00
A. P. Kirkham Company.....	25.00
Herrick Complete Combustion Corporation.....	25.00
Hotel Ruswin Company.....	25.00
P. T. Salseki Company.....	25.00
M. B. & F. S. Hubbell, Incorporated.....	25.00
Broadwood Manufacturing Company.....	25.00
Connecticut Fruit & Produce Company.....	25.00
Hannah Benedict Carter Chapter of the D. A. R., Incorporated.....	10.00
Aviglianese Italian Mutual Benefit Society of Stamford,...	10.00
Liberty Club, Incorporated.....	10.00
New Haven Silver Company.....	100.00
Relief Corps House, Incorporated.....	10.00
Norwalk Towing Company.....	25.00
Real Estate Investment Company.....	37.50
Capitol Foundry Company, Incorporated.....	25.00
New Acme Club, Incorporated.....	10.00
Chebrah Bikus Cholin, Incorporated.....	10.00
James A. Church Company.....	25.00
Hillside Cemetery Trust Fund, Incorporated.....	10.00
Omega Steel Tool Company.....	25.00
Standard Metal Company.....	25.00
Greenwich Citizens Mutual Benefit Association.....	10.00
Majestic Laundry Company.....	25.00
Russian Orthodox Catholic Brotherhood of St. Vladimir,...	10.00
Vacuum Cleaner Company of New Haven, Incorporated,...	50.00
Smith & Kapisnow Company.....	25.00
Knights of Pythias Castle Hall Association, Incorporated,...	10.00
Connecticut Advent Christian Conference, Incorporated,...	10.00
Panie Metallic Packing Company.....	25.00
Oscar Dugas Supply Company.....	25.00
Thrasher Clock Company.....	150.00
Fowler Nail Company.....	30.00
Ira C. Peck Company.....	25.00
National Social Club, Incorporated.....	10.00

Amount forward..... \$1,197.50

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$1,197.50
H. P. Bissell Co.,.....	25.00
Sanitary Housecleaning Company,.....	25.00
Union Horse Nail Company,.....	25.00
Evarts Machine Company,.....	25.00
James J. Regan Manufacturing Company,.....	25.00
Gladding Drug Company,.....	25.00
Meriden Market Company,.....	25.00
Burr Manufacturing & Supply Company,.....	25.00
Danbury Hospital Aid Association, Incorporated,.....	10.00
N. Johnson Company,.....	25.00
Turn Verien Vorwaertz, Incorporated,.....	10.00
Congregation Beth Israel, Incorporated,.....	10.00
Arknott Company,.....	37.50
Bannatyne Watch Company,.....	25.00
Farish-Stafford Company,.....	250.00
Colonial Foundry & Machinery Company, Incorporated,...	50.00
Concordia Singing Society, Incorporated,.....	10.00
Colonial Securities Company,.....	100.00
United States Real Estate & Lumber Company,.....	25.00
St. John the Baptist Society of Stamford, Incorporated,...	10.00
Hine Box & Printing Company,.....	25.00
Lithuanian Independent Club, Incorporated,.....	10.00
Societa Madonna del Carmine, Incorporated,.....	10.00
Laurel Beach Casino Company,.....	25.00
Boston Tea & Coffee Company,.....	25.00
Milford Hardware Company,.....	25.00
Rector Gas Lamp Company,.....	62.50
Bishop Horseshoeing Company,.....	25.00
A. B. Paton Manufacturing Company,.....	37.50
Hartford Trucking Company,.....	25.00
Seward Rubber Company,.....	100.00
G. Drowne Company,.....	55.50
Royal Drop Forging Company,.....	112.50
Dr. G. F. Atwood Remedy Company,.....	25.00
Celestial Lodge, No. 2095, Grand United Order of Odd Fellows,.....	10.00
Post Publishing Company,.....	75.00
Roosevelt Social Republican Club,.....	10.00
American Malt Company,.....	25.00
Derby Rubber Company,.....	75.00
St. John the Baptist Russian Benevolent Association of Waterbury, Conn., Incorporated,.....	10.00
Connecticut Woolen Mills,.....	25.00
Dennis Brick Company,.....	25.00
Central Automobile Company, Incorporated,.....	25.00
French Manufacturing Company, Incorporated,.....	25.00
Remington Oil Engine Company,.....	50.00

Amount forward,..... \$2,878.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$2,878.00
Campbell School for Girls, Incorporated,.....	10.00
Visiting Nurse Association of Hartford, Incorporated,	10.00
Bridgeport Theatre Co., Incorporated,.....	25.00
Bethel & Redding Lime Co.,.....	25.00
Mystic Industrial Co.,.....	42.50
A. F. Pierce Co.,.....	25.00
Edward H. St. John Co.,.....	25.00
Farmington Valley Telephone Co.,.....	25.00
National Manufacturing Co.,.....	25.00
Besse-Avery Co.,.....	25.00
Besse-Fox Co.,.....	25.00
Samuel Halper Co., Incorporated,.....	25.00
Middletown Automobile Body Co.,.....	25.00
Bartlett Co.,.....	25.00
St. Wlady Slawa King Society of Terryville,.....	10.00
Purity Ice Co.,.....	25.00
Burrville Cemetery Association, Incorporated,.....	10.00
E. Miles Bradley Co.,.....	25.00
Weidlich Bros. Manufacturing Co.,.....	25.00
Bullard Machine Tool Co.,.....	125.00
Reliance Worsted Co.,.....	75.00
Lenox Club of Stamford,.....	10.00
Tracy Company,.....	25.00
Young Men's Democratic Club, Incorporated,.....	10.00
Perkins Corporation,.....	27.50
Stanislaus Electric Power Co.,.....	3,000.00
Hotchkiss Foundry Company,.....	25.00
Terryville Coal & Wood Co.,.....	25.00
Rowland Machine Corporation,.....	25.00
Zion Hill Cemetery Association, Incorporated,.....	10.00
Torrington Novelty Manufacturing & Supply Co.,.....	50.00
P. H. Birmingham Co.,.....	25.00
Wm. H. Page Boiler Co.,.....	45.00
Miller Garage Co., Incorporated,.....	25.00
Spring Lake Co.,.....	25.00
Williams Estate Co.,.....	25.00
Heartsease League, Incorporated,.....	10.00
Read & Volk Electric Co.,.....	25.00
Mexican Mining Corporation,.....	125.00
Austin & Woodruff, Incorporated,.....	25.00
Merwin Paper Co.,.....	25.00
Kensington Brick Co.,.....	25.00
M. C. Miller, Incorporated,.....	25.00
Ansonia Novelty Co.,.....	25.00
New England Braid Manufacturing Co.,.....	25.00
Amount forward,.....	\$7,173.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$7,173.00
Howland Dry Goods Co.,.....	37.50
Wilcox, Crittenden & Co., Incorporated,.....	150.00
Cellini Manufacturing Co., Incorporated,.....	25.00
Waterville Cutlery Co.,.....	32.50
Friendly Sons of St. Patrick of Hartford, Incorporated,...	10.00
Glenbrook Realty Corporation,.....	25.00
Securities Investment Co.,.....	62.50
Independent Emil Zola Lodge of New Haven, Incorporated	10.00
Book Novelty Co., Incorporated,.....	25.00
First Slovak Independent Club of Ansonia, Conn., Incorp.,	10.00
Electric Cable Co.,.....	250.00
St. Peter & Paul Society of Terryville, Incorporated,.....	10.00
H. W. Hoyt Co.,.....	25.00
Oaxaca & Pacific Railway Co.,.....	6,000.00
Taylor Manufacturing Co., Incorporated,.....	25.00
Loomis Bros. Co.,.....	25.00
Bates Engineering & Construction Co.,.....	25.00
Sachem's Head Yacht Club Corporation,.....	25.00
Torrington Manufacturing Co.,.....	25.00
Monarch Corporation,.....	250.00
Winsted Hosiery Co.,.....	50.00
Snow & Pretrelli Manufacturing Co.,.....	25.00
Eastern Underwear Manufacturing Co.,.....	32.50
Lawton Mills Co.,.....	125.00
Mutual Realty Co.,.....	30.00
N. A. McNeil Co.,.....	25.00
Thames Motor Co.,.....	25.00
Union Club of Stonington,.....	10.00
Meriden Times Publishing Co.,.....	25.00
Russell Electric Co.,.....	25.00
Brooklawn Riding Academy, Incorporated,.....	25.00
Ideal Silver Plate Co.,.....	25.00
Hartford Light & Equipment Co.,.....	37.50
Congress Laundry Co., Incorporated,.....	25.00
Edward F. Smith & Co.,.....	25.00
Whitlock Coil Pipe Co.,.....	150.00
Stamford Lumber Co.,.....	25.00
J. H. Rubin Co., Incorporated,.....	25.00
Jones, Morgan & Co., Incorporated,.....	25.00
J. W. Lathrop Co., Incorporated,.....	25.00
Foster Motor Co.,.....	25.00
Middletown Silver Co.,.....	25.00
George E. Dewey Co.,.....	25.00
Cheaney-Packer Co.,.....	25.00
Masonic Bodies of Suffield, Incorporated,.....	10.00
Amount forward.....	\$15,090.50

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$15,090.50
The Sanctum, Incorporated,.....	10.00
Realty Investment Co.,.....	25.00
National Bathroom Fitting Corporation,.....	25.00
James McLay Co.,.....	25.00
Climax Wood Filler Co., Incorporated,.....	25.00
F. H. Brockett Co.,.....	25.00
Porteous & Mitchell Co.,.....	50.00
W. C. Mitchell & Co.,.....	125.00
Little River Grange, No. 36, Members Incorporated,.....	10.00
Wrought Metal Lighting Co.,.....	25.00
Norwich Bottle & Junk Corporation,.....	25.00
Waterville Cemetery Association, Incorporated,.....	10.00
Blue Star Overalls Company,.....	25.00
Kramer Outing Club, Incorporated,.....	10.00
Civil Club, Incorporated,.....	10.00
Smith & Bishel Co.,.....	25.00
Pittsburgh Hardware & Home Supply Co.,.....	50.00
M Florence Crittenden Mission of New Haven,.....	10.00
American Pin Co.,.....	50.00
Pequonnock Yacht Club,.....	10.00
Bridgeport Real Estate Investment Co.,.....	100.00
Chatford Company,.....	100.00
Cheshire Improvement Society, Incorporated,.....	10.00
Griswold Company,.....	37.50
Senior & Hanson Co.,.....	25.00
Camp Wopowog, Incorporated,.....	25.00
McCormick Realty Co.,.....	25.00
Telephone Directory Co.,.....	25.00
Meriden Machine Tool Co.,.....	29.50
Association of Master Plumbers of the City of Hartford,...	10.00
Rhymers Club of Hartford, Conn., Incorporated,.....	10.00
E. T. Morgan Co.,.....	25.00
Schaefer Brothers Corporation,.....	25.00
Torrington Lumber Co.,.....	25.00
Swift & Upson Lumber Co.,.....	25.00
Targett & Siemon Co.,.....	25.00
Bridgeport Vehicle Co.,.....	25.00
C. E. Shepard & Co., Incorporated,.....	50.00
Holmes Motor Co.,.....	25.00
Davis Decorating Co.,.....	25.00
George S. Johnson Manufacturing Co.,.....	25.00
Morley System, Incorporated,.....	25.00
Intercollegiate Mercantile Association, Incorporated,.....	25.00
Baker & Golden Co.,.....	25.00
Bridgeport Silver Novelty Co.,.....	25.00

Amount forward,..... \$16,432.50

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$16,432.50
Benedict-Manson Marine Co.,.....	125.00
Baroko Marble Co.,.....	25.00
Newton Searls Corporation,.....	25.00
Besse-Foster Co.,.....	25.00
Charter Oak Hygeia Ice Co.,.....	200.00
Fraternal Order of Eagles, Bridgeport Aerie, No. 420,.....	10.00
L. L. Stoddard Tobacco Co.,.....	25.00
Combination Club, Incorporated,.....	10.00
New Haven Dairy Co.,.....	35.00
Norwalk Realty Title & Investment Co.,.....	25.00
Terry Steam Turbine Co.,.....	125.00
Germinal Company,.....	25.00
Connecticut Steel & Wire Co.,.....	25.00
Exchange Building Co.,.....	36.00
D. Burnham Co., Incorporated,.....	25.00
National Concrete Co.,.....	25.00
Waterbury Metal Co.,.....	50.00
Warren Cemetery Association,.....	10.00
Star Market Co.,.....	25.00
Felton Music Co.,.....	25.00
J. R. Burghoff Co.,.....	25.00
Connecticut Newspaper Supply Co.,.....	25.00
North Shore Transportation Co.,.....	37.50
New Haven Proprietary Co.,.....	25.00
James F. Cosgrove Co.,.....	25.00
Green Leaf Social Club of New Haven, Incorporated,.....	10.00
Ritchel Lafograph Co.,.....	25.00
De Baxter & Co., Incorporated,.....	125.00
Empire Knife Co.,.....	25.00
Anglo-American Artificial Stone Co., Incorporated,.....	25.00
Kiernan Printing Co.,.....	25.00
Philippines Railway Co.,.....	2,500.00
St. Michael's Russian Greek Catholic Aid Society, Incorp.,..	10.00
W. A. Halpin Co.,.....	25.00
Enfield Cemetery Association, Incorporated,.....	10.00
Walnut Lodge Hospital, Incorporated,.....	25.00
German Social Society of Frohsun, Incorporated,.....	10.00
Menunketuck Club,.....	25.00
Manchester Lumber Co.,.....	25.00
Village Game Club, Incorporated,.....	10.00
Russwin Land Co.,.....	25.00
Diamond Bottling Corp.,.....	25.00
Canaan Printing Co.,.....	25.00
O'Connor Coal Supply Co.,.....	25.00
New Haven Securities Co.,.....	25.00
Amount forward,.....	\$20,446.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$20,446.00
Mattabesett Fishing Club,.....	10.00
Hartford Cornice Works,.....	25.00
Trail & Darrow Company,.....	25.00
E. C. Bishop Co., Incorporated,.....	25.00
Central New England Brick Co.,.....	25.00
Independent Coal Co., Incorporated,.....	25.00
Industrial Club,.....	10.00
Olmsted-Thompson Manufacturing Co.,.....	25.00
Red Stag Restaurant Co.,.....	25.00
Bantam Cemetery Society,.....	10.00
New Haven Independent Benevolent Association, Incorp.,	10.00
New England Steel & Copper Plate Co.,.....	25.00
Cosmopolitan Club, Incorporated,.....	10.00
Metropolitan Land Company,.....	25.00
C. S. Brewer & Co., Incorporated,.....	25.00
Regal Athletic Club, Incorporated,.....	10.00
Omega Steel & Tool Co.,.....	25.00
W. H. Squire Co.,.....	25.00
Equipoise Rivet Co.,.....	25.00
Crescent Fire Arms Co.,.....	25.00
White City Co.,.....	25.00
Todd Rubber Co.,.....	25.00
Gilman Bros. Co.,.....	25.00
General Construction Co.,.....	25.00
Buckingham Pharmacy Co.,.....	25.00
Atlas Machine Co.,.....	25.00
Audit Co. of Hartford,.....	25.00
Riverside Club of Stonington, Incorporated,.....	10.00
Baird Machine Co.,.....	25.00
Burke Brothers Co.,.....	25.00
Erickson Soap Co.,.....	25.00
Morton & Dwyer Co.,.....	25.00
Peck & Lines Co.,.....	75.00
Benedict-Manson Marine Co.,.....	125.00
New London Iron Works Co.,.....	175.00
Enfield Construction Co.,.....	50.00
Hebrew Ladies' Orphan Society,.....	10.00
Brooklawn Brick Co.,.....	25.00
Adams & Markle Co.,.....	25.00
Miller Bros. Cutlery Co.,.....	25.00
Connecticut Fruit & Commission Co.,.....	25.00
Galen Corporation,.....	25.00
Tri-City Railway & Light Co.,.....	3,200.00
Whiteknit Mills Co.,.....	25.00
Electric Bank Protection Co.,.....	25.00
Amount forward,.....	\$24,951.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$24,951.00
Knickerbocker Club, Incorporated,.....	10.00
Beck & Ratner Liquor Co.,.....	25.00
Hartford Automobile Parts Co.,.....	25.00
Bridgeport Hospital Training School Alumnae Association, Incorporated,.....	10.00
George M. Griswold Machine Co.,.....	25.00
Nutmeg Club of New London,.....	10.00
Brass City Realty Corporation,.....	25.00
Ardendale Sanitarium Corporation,.....	25.00
Wehrle Auto Co.,.....	25.00
Connecticut Corporations Co.,.....	25.00
Quigley Construction Co.,.....	25.00
Danbury Landlords and Taxpayers Association, Incorp.,...	10.00
Bantam Anti-Friction Co.,.....	25.00
Polish Union Club, Incorporated,.....	10.00
R. E. Badger Steam Laundry Co.,.....	25.00
Minterburn Mills Co.,.....	150.00
Purity Ice Co.,.....	25.00
Waterbury Physical Culture Club, Incorporated,.....	10.00
Friendship Calendar Club, Incorporated,.....	25.00
Norelad Company,.....	25.00
Austin Manufacturing & Supply Co.,.....	25.00
Model Market Co.,.....	25.00
Chappell-Ely Company,.....	25.00
Petremont Boot Company,.....	25.00
Hockanum Mills Co.,.....	2,500.00
Horace Barber Distilling Co.,.....	25.00
Howard M. Steele Co.,.....	25.00
Hydraulic Pressed Steel Co.,.....	25.00
New Method Co.,.....	25.00
Adams Tool Co.,.....	25.00
Downer Hawes Co.,.....	27.00
Idlewild Club,.....	10.00
Munroe Eastwood Pen Co.,.....	25.00
St. George Society,.....	10.00
Stonington Building Co.,.....	25.00
Kraknson Kolskich Pod Opieka Su-Kazemierga Mutual Aid and Benefit Society,.....	10.00
Elm City Rabbit Club,.....	10.00
Litchfield, Conn., Electrical Supply Co.,.....	25.00
Exclusive Five & Ten Cent Store Co.,.....	25.00
Grand Lodge & Subordinate Lodges of the Daughters of Scotia of U. S. and Canada, Incorporated,.....	10.00
Charles Turetsky Co.,.....	25.00
C. B. Haskell Co.,.....	25.00
Sacred Heart Charitable Society, Incorporated,.....	10.00
Hearne & Kean Corporation,.....	25.00
Lowndes Oyster Co.,.....	25.00
Amount forward,.....	\$28,498.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$28,498.00
J. M. Layton & Co., Incorporated,.....	25.00
Gates & Lippett Manufacturing Co.,.....	50.00
Norfolk Centre Cemetery Association,.....	10.00
Watson & Jackson Corporation,.....	25.00
Meech & Stoddard, Incorporated,.....	75.00
Commoner's Club, Incorporated,.....	10.00
New Haven Novelty Manufacturing Co.,.....	25.00
Beecher Realty Co.,.....	25.00
E. Porvenio Rubber Plantation Co.,.....	100.00
City Ice & Coal Co.,.....	25.00
Daniel Anthony Construction Corporation,.....	25.00
Middletown Elks Home Corporation,.....	25.00
Waterbury Athletic Corporation,.....	25.00
Woolley Smokeless Furnace Co. of Conn., Incorporated,...	25.00
Pawcatuck Workingmen's Club, Incorporated,.....	10.00
Barry Provision Co.,.....	25.00
Keller Furniture Co.,.....	25.00
Lenox Club of Milford, Incorporated,.....	10.00
Bridgeport Hardware Manufacturing Co.,.....	25.00
Wilson Brick Co., Incorporated,.....	25.00
Lee & Jackson Co.,.....	25.00
Ultra Motor Co.,.....	25.00
Waterbury Labor Corporation,.....	25.00
Creedmoor Land Company,.....	25.00
Norwich Iron & Metal Co.,.....	25.00
Whitney Manufacturing Co.,.....	50.00
Dikeman Manufacturing Co.,.....	25.00
Dohrenwend Brothers Co.,.....	25.00
Unionville Masonic Building Association,.....	10.00
Crosscup & Valcourt Co.,.....	25.00
Bridgeport Amusement Co.,.....	25.00
Bridgeport Specialty Co.,.....	25.00
Resdon Tool Works, Incorporated,.....	25.00
John H. Pardee Co.,.....	25.00
Orford Specialty Co.,.....	25.00
Union Horse Nail Co.,.....	75.00
Associated Shoe Company, Incorporated,.....	25.00
Atlantic Wire Co. Corporation,.....	25.00
Western New York Construction Co.,.....	50.00
Aldrich & Murphy Co.,.....	25.00
Gaynor & Mitchell Manufacturing Co.,.....	30.00
Collbrau-Bostwick Development Co.,.....	750.00
Burney Realty Co.,.....	30.00
Nevada-Utah Mining Co.,.....	100.00
Concordia Club, Incorporated,.....	10.00
Amount forward,.....	\$30,593.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED

Name of Corporation.	Amount of fee.
Amount forward,.....	\$30,593.00
Jackson & Eggleston Co.,.....	25.00
Star Printing Co.,.....	25.00
H. C. Hart Manufacturing Co.,	25.00
Turner & Stratton Co.,.....	25.00
Waterbury International Athletic and Social Club, Inccorp,	10.00
Nutmeg Club of Bridgeport,.....	10.00
American Memorial Co.,.....	25.00
David H. Clark Co.,.....	25.00
Merchants Ice Co.,.....	25.00
Hawley Hardware Co.,.....	25.00
American Machine Typesetting Co.,.....	150.00
Hartford Landlords & Taxpayers Association, Incorporated,	10.00
Gillepsie Brothers, Incorporated,.....	50.00
Purity Farms, Incorporated,.....	100.00
Hahuet Embroidery Co.,... ..	25.00
Jewett City Grain Co.,.....	25.00
Sterling Improvement Co.,.....	125.00
Connecticut Amusement Co.,.....	25.00
Garibaldi Mutual Benefit Society, Incorporated,.....	10.00
Danbury Concrete Corporation,.....	25.00
Fairfield Realty Co.,.....	25.00
S. S. McClure Corporation,.....	500.00
W. J. Hodgett's Paper Bag Manufacturing Corporation,...	25.00
L. Trelemic Paint Co.,.....	25.00
F. E. Spencer Co.,.....	25.00
Nance O'Neil Co.,.....	25.00
Societe de Saint Pierre des Canadiens Francais de Walling- ford, Incorporated,.....	10.00
Women's Staff for Children's Ward of Bridgeport Hospital, Incorporated,.....	10.00
Arthur Elwood & Son, Incorporated,.....	25.00
International Rubber Co.,.....	25.00
"White" Shoe Co.,.....	25.00
Metallurgical Securities Co.,.....	1,000.00
Provincia di Salerno di Mutuo Socorso, Incorporated,	10.00
American Machine Typesetting Co.,.....	100.00
C. E. White Lumber Co.,.....	30.00
Jewellers Corporation,.....	25.00
Morley Folding Lunch Box Co.,.....	25.00
Name of Jesus Society, Incorporated,.....	10.00
Christian Star Lodge, No. 1484, Grand United Order Odd Fellows, Incorporated,.....	10.00
Higganum Cemetery Association, Incorporated,.....	10.00
Court Washington, No. 67, Foresters of America, Incorp.,.	10.00
City Plate Ice Co.,.....	50.00
Bridgeport By-Products Co.,.....	25.00
Sandy Hook Free Public Library Association,.....	10.00
Blue Ribbon Horse & Carriage Co.,.....	50.00

Amount forward,..... \$33,443.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED

Name of Corporation.	Amount of fee.
Amount forward,.....	\$33,443.00
Stamford Gas Stove Co.,.....	50.00
Harrison Securities Co.,.....	750.00
Hartford Dyeing & Cleaning Co.,.....	25.00
John Erickson Temple Building Association,.....	25.00
Colonial Club of Norwich,.....	10.00
Village Improvement Association of West Haven, Incorp.,	10.00
Hartman Brewing Co.,.....	112.50
South Britain Library, Incorporated,.....	10.00
Climax Wood Filler Co.,.....	25.00
Alumnæ Association of Grace Hospital Training School for Nurses, Incorporated,.....	10.00
Socita di Mutuo Soccorso San Flodoro Marfire di Stamford, Incorporated,.....	10.00
A. C. Andrew Music Co.,.....	25.00
Rattan Manufacturing Co.,.....	25.00
Hartford Typewriter Exchange,.....	25.00
John Winthrop Club, Incorporated,.....	10.00
Beckwith Company,.....	25.00
Household Furnishing Co.,.....	30.00
Meriden Iron & Brass Co.,.....	25.00
Briggs Company,.....	25.00
Northern Westchester Securities Co.,.....	1,200.00
Manila Suburban Railways Co.,.....	250.00
Elm City Sanatorium Corporation,.....	50.00
D. G. Penfield Co.,.....	30.00
R. N. Fitzgerald Co.,.....	30.00
Burr Manufacturing & Supply Co.,.....	25.00
Wilton Realty Co.,.....	25.00
Meriden Braid Co.,.....	25.00
International Vending Machine Co.,.....	50.00
New Haven Decorating Co.,.....	25.00
Swiss Dial Co., Incorporated,.....	25.00
Seminole Club of Short Beach, Incorporated,.....	10.00
Recreation Park Corporation,.....	25.00
L'Alliance Franco-American, Incorporated,.....	25.00
Rhodes Year Clock Co.,.....	25.00
Slovak Real Estate Co., of New Lebanon, Incorporated,...	25.00
E. F. White Brass Co.,.....	25.00
Longworth Wetherby Co., Incorporated,.....	25.00
Norwich Nickel & Brass Co.,.....	25.00
Monson Company,.....	25.00
Enterprise Machine & Manufacturing Co.,.....	30.00
Italian Society of Mary of Assunta of Norwich, Incorp.,...	10.00
Litchfield Grain Co.,.....	25.00
New York Furniture Co., Incorporated,.....	25.00
Graduate Nurses Co-operative Home,.....	10.00
J. W. Beach Co.,.....	25.00

Amount forward,..... \$36,740.50

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$36,740.50
Carlson & Paulson Company,.....	25.00
Eastern Coal & Coke Co.,.....	25.00
D. T. Burns Company,.....	25.00
Congregation of Sons of Israel of Norwich, Incorporated,..	10.00
New England Braid Manufacturing Co.,.....	25.00
Goetz Bread Co.,.....	25.00
Weinburg-Wallack Co.,.....	25.00
Farrell Foundry & Machine Co.,.....	25.00
Waterbury Tent Co.,.....	25.00
C. D. Potter Co.,.....	25.00
O'Brien Construction Co.,.....	25.00
New Haven Button Co.,.....	25.00
Waterbury Manufacturing Co.,.....	200.00
Weir-Berrien Co.,.....	25.00
Waterbury Elks Club, Incorporated,.....	10.00
Automatic Cashier Co.,.....	25.00
Polish Roman Catholic St. Izydor Society, Incorporated,..	10.00
Workmen's Circle Branch 15, Hartford, Incorporated,..	10.00
Union Club of Winchester, Incorporated,.....	10.00
Waterbury Farrell Foundry and Machine Co.	25.00
Malba Land Co.,.....	200.00
New System Jewelry Co.,.....	25.00
Danbury Square Box Co.,.....	25.00
Nutmeg Review Publishing Co.,.....	25.00
Hardware & Supply Co.,.....	25.00
Gordon Company,.....	25.00
New Haven Oyster Co.,.....	25.00
American Adjusting Co.,.....	25.00
Connecticut Automobile Co.,.....	25.00
People's Ice Co.,.....	25.00
Agnus Park Manufacturing Co.,.....	25.00
Columbia Construction Co.,.....	25.00
Clara Turner Co.,.....	25.00
Evansville Light Co.,.....	1,500.00
Osborn & Stevenson Manufacturing Co.,.....	25.00
Comstock Cheeney & Co.,.....	100.00
New Canaan Rod & Gun Club, Incorporated,.....	10.00
Manhattan Belt Dressing Co.,.....	25.00
Congress Laundry Co.,.....	25.00
L. C. Smith Typewriter Co.,.....	25.00
J. H. Blake Lumber Co.,.....	25.00
Mystic Real Estate & Building Co.,.....	25.00
Norwich Realty Co.,.....	25.00
Willimantic Lumber & Coal Co.,.....	25.00
Industrial & Manufacturing Co.,.....	37.50
Amount forward,.....	\$39,688.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$39,688.00
Bulletin Publishing Co.,.....	25.00
Riverside Park Publishing Co.,.....	30.00
United States Fibre Leather Co.,.....	100.00
New Haven Master Plumbers Association,.....	10.00
Kapsinow & Goldstein Co.,.....	25.00
Metropolitan Storage & Transfer Corporation,.....	25.00
Nova Scotia Gypsum Co.,.....	25.00
Ellis Manufacturing Co.,.....	25.00
Columbia Steel Co.,.....	150.00
Wilton Improvement Society, Incorporated,.....	10.00
Flood Realty Co.,.....	25.00
F. W. Loll Manufacturing Co.,.....	25.00
Pequot Independent Hose Co., Incorporated,.....	10.00
Twin Slate Gas & Electric Co.,.....	875.00
George N. Ellis Co.,.....	25.00
Hammitt Investment Corporation,.....	100.00
Pierce, Graham & Hayes, Incorporated,.....	25.00
Co-operative Mercantile Realty Co., Incorporated,.....	25.00
Central Worsted Co.,.....	25.00
A. D. Clifford Co.,.....	25.00
Lake Waramaug Realty Co.,.....	25.00
A. J. Hall Co.,.....	25.00
Remsen Manufacturing Co.,.....	25.00
Swedish Cemetery Association, Incorporated,.....	10.00
Saranac Hotel Co.,.....	25.00
Gillette-Vibber Co.,.....	25.00
Connecticut Oil Co.,.....	25.00
Ives, Upham & Rand Co.,.....	37.50
Andover Beef & Provision Co.,.....	25.00
R. D. & C. O. Britton Co.,.....	25.00
West End Improvement Co.,.....	25.00
Connecticut Screen & Cabinet Co.,.....	25.00
Woodbury Cemetery Association,.....	10.00
Banquet Club Co.,.....	10.00
Case Brothers, Incorporated,.....	50.00
Electro Manufacturing Co.,.....	25.00
Hebrew Charity Society, Incorporated,.....	10.00
New Haven Shade Roller Co.,.....	25.00
Olympia Social & Athletic Club of New Haven, Incorp.,...	10.00
B. Daniels Co., Incorporated,.....	25.00
Realty & Cement Construction Co.,.....	25.00
Maples Company,.....	87.50
Dickerman Lumber Co.,.....	25.00
Security Land Co.,.....	50.00
Concrete Block & Oonstruction Co.,.....	25.00
Amount forward,.....	\$41,948.00

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$41,948.00
Standard Manufacturing Co.,.....	25.00
Cypress Cemetery Association, Incorporated,.....	10.00
United Shoe Machinery Co.,.....	25.00
T. Charles Tredeau Real Estate Corporation,.....	25.00
Capital City Realty Co.,.....	25.00
Wrogg Patent Decorative Wall & Ceiling Co.,.....	50.00
Syrian Sick Benefit Society, Incorporated,.....	10.00
Isenberg Tailoring Co.,.....	25.00
Hartford Sales Book Co., Incorporated,.....	25.00
Sanitary Upholstery Co.,.....	25.00
Reed Electric Cordage Co., Incorporated,.....	25.00
Parker-Kolb Corporation,.....	25.00
Edward McCarthy, Incorporated,.....	25.00
Freelove Baldwin Stowe Chapter, D. A. R., Incorporated,..	10.00
Total,.....	\$42,278.00

GENERAL REVENUE—CONTINUED.

MISCELLANEOUS RECEIPTS.

Henry Roberts, Governor, sale surplus material, "Round-house" site,.....	\$ 48.00
A. W. Mitchell, Comptroller, balance of rents, Broad St. tenements,.....	23.12
A. W. Mitchell, Comptroller, rebate from New Haven Gas Co.	60.00
A. W. Mitchell, Comptroller, estate G. T. Andrews, support at Fitch Home,.....	174.84
A. W. Mitchell, Comptroller, temporary binders, Registras Vital Statistics,.....	924.00
A. W. Mitchell, Comptroller, ballots sold,.....	513.50
A. W. Mitchell, Comptroller, overpayment on premium of bond,.....	1.50
A. W. Mitchell, Comptroller, rent Capitol Ave. property,...	72.60
A. W. Mitchell, Comptroller, amounts received by Highway Commissioner as penalties,.....	274.05
A. W. Mitchell, Comptroller, penalty from road contractor,	45.00
A. W. Mitchell, Comptroller, overpayment on Civil List Order issued to Town of Lyme,.....	30.00
W. B. Sprague, Superintendent, sale of old material,.....	161.54
James Andrews, Reporter Supreme Court, receipts for reports of judicial decisions,.....	144.75
W. H. Scoville, Commissioner Bureau of Labor Statistics, license employment agencies,.....	285.00
W. A. King, Attorney-General, one half costs, suit of State vs. Savings Bank of New London,.....	14.00
W. A. King, Attorney-General, costs of suits, New York Insurance Co. vs. Theron Upson, Commissioner,.....	114.00
George L. McLean, Factory Inspector, court fees,.....	4.00
Fish and Game Commissioners, trout license,.....	5.00
C. A. Lindsley, Secretary State Board of Health, unexpended balances returned,.....	396.98
J. H. Townsend, Secretary State Board of Health, sale of old laboratory apparatus,.....	79.48
C. D. Hine, Secretary State Board Education, overpayment Town of Wolcott, High School tuition,.....	30.00
C. D. Hine, Secretary State Board Education, account error in drawing funds library and apparatus,.....	50.00
C. D. Hine, Secretary State Board Education, appropriation Library and Apparatus withdrawn and returned,.....	10.00
C. D. Hine, Secretary State Board Education, average attendance grant of 1904 returned from Town of Sterling,....	1,321.37
J. H. Vaill, Treasurer St. Louis Exposition Commission, unexpended balances returned,.....	112.37
George M. Cole, Adjutant General, unexpended balances returned,.....	269.37
George M. Cole, A. G. & A. Q. M. G., miscellaneous receipts,	2,451.79
O. C. Smith, Surgeon General, unexpended balance returned	266.19
A. B. Beers, Treasurer Soldiers' Hospital Board, unexpended balances returned,.....	3,232.24
International Banking Corporation, tax as per charter,....	727.61
Town of Ledyard, correction in payment average attendance grant,.....	101.33
Amos J. Givens, renewal of license Asylum for Insane,...	25.00
Henry P. Stearns, renewal of license, Asylum for Insane,...	25.00
W. N. Thompson, M. D., renewal of license, Asylum for Insane,.....	25.00
Calista V. Luther, renewal of license, Asylum for Insane,...	25.00
H. J. Thompson, renewal of license, Asylum for Insane,...	25.00
F. D. Ruland, renewal of license, Asylum for Insane,.....	25.00
Edward Smith Vaill, renewal of license, Asylum for Insane,.	25.00
D. W. McFarland, renewal of license, Asylum for Insane...	25.00

Total..... \$12,143.63

INVESTMENT TAX.

TABLE SHOWING RECEIPTS SINCE ENACTMENT OF TAX ON
NOTES, BONDS, ETC.

Fiscal Year ending	Rate.	Number of Notes, Etc.	Amount of Notes, Etc.	Tax.
1890.....	2 mills.	44,501	\$33,654,335.00	\$129,452.06
1891.....	"	30,061	24,792,509.04	80,524.47
1892.....	"	44,635	39,473,988.78	108,433.95
1893.....	"	16,863	12,418,673.91	33,991.48
1894.....	"	25,583	20,507,396.21	56,003.88
1895.....	"	23,719	16,533,543.90	56,861.83
1896.....	"	24,338	21,159,161.35	48,576.77
1897.....	"	14,496	14,580,981.57	44,543.84
1897.....	4 mills.	7,974	7,435,807.02	32,194.53
1898.....	"	21,910	20,637,643.59	87,177.19
1899.....	"	23,036	21,597,311.43	92,425.12
1900.....	"	22,923	22,040,831.08	93,399.01
1901.....	"	28,683	28,903,076.12	146,710.02
1902.....	"	32,837	34,429,938.50	147,641.88
1903.....	"	34,290	34,711,078.24	141,742.36
1904.....	"	31,669	34,115,831.51	142,005.33
1905.....	"	31,672	34,091,463.60	139,375.35
1906.....	"	33,285	33,528,179.16	141,341.58

TAX ON STOCK—RECEIPTS.

NAME OF CORPORATION.		Location.	Amount of Tax.
Ansonia	National Bank,.....	Ansonia,.....	\$2,835.00
Bridgeport	" "	Bridgeport,.....	3,209.10
City	" "	Bridgeport,.....	3,210.00
Connecticut	" "	Bridgeport,.....	3,761.20
First	" "	Bridgeport,.....	3,990.00
Pequonnock	" "	Bridgeport,.....	2,538.48
Bristol	" "	Bristol,.....	1,510.00
Clinton	" "	Clinton,.....	729.42
Danbury	" "	Danbury,.....	1,625.00
City	" "	Danbury,.....	2,310.40
Windham Co.	" "	Danielson,.....	387.80
Deep River	" "	Deep River,.....	1,554.96
Birmingham	" "	Derby,.....	4,280.00
National Bank of New England,...		East Haddam,.....	500.00
National Iron Bank,.....		Falls Village,.....	1,000.00
Guilford	National Bank,.....	Guilford,.....	250.00
Ætna	" "	Hartford,.....	10,496.70
American	" "	Hartford,.....	8,400.00
Charter Oak	" "	Hartford,.....	5,737.40
Farmers & Mechanics Nat'l Bank,...		Hartford,.....	5,538.38
First	National Bank,.....	Hartford,.....	4,956.79
Hartford	" "	Hartford,.....	14,700.00
National Exchange Bank,.....		Hartford,.....	5,500.00
Phoenix	National Bank,.....	Hartford,.....	10,100.00
First	" "	Litchfield,.....	1,000.00
First	" "	Meriden,.....	3,054.94
Home	" "	Meriden,.....	4,228.00
Meriden	" "	Meriden,.....	1,763.40
Central	" "	Middletown,.....	1,123.50
First	" "	Middletown,.....	2,000.00
Middletown	" "	Middletown,.....	4,949.37
Middlesex Co.	" "	Middletown,.....	1,422.78
Mystic River	" "	Mystic,.....	1,210.30
Naugatuck	" "	Naugatuck,.....	1,404.00
Mechanics'	" "	New Britain,.....	1,900.00
New Britain	" "	New Britain,.....	4,740.00
First	" "	New Canaan,.....	893.00
First	" "	New Haven,.....	3,841.62
Merchants'	" "	New Haven,.....	4,054.44
National New Haven Bank,.....		New Haven,.....	7,636.85
National Tradesmen's Bank,.....		New Haven,.....	4,207.72
New Haven Co. National Bank,...		New Haven,.....	5,356.82
Second	National Bank,.....	New Haven,.....	7,562.34
Yale	" "	New Haven,.....	5,284.18
Amount forward,.....			\$166,753.89

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax
Amount forward,.....		\$166,753.89
National Bank of Commerce,.....	New London,.....	4,350.00
National Whaling Bank,.....	New London,.....	2,460.00
New London City National Bank,...	New London,.....	1,000.00
First National Bank,.....	New Milford,.....	1,512.40
Central National Bank,.....	Norwalk,.....	1,000.00
Fairfield County National Bank,...	Norwalk,.....	1,517.30
National Bank of Norwalk,.....	Norwalk,.....	2,402.00
First National Bank,.....	Norwich,.....	1,940.00
Merchant " " " " " " " " " " " "	Norwich,.....	900.50
Thames " " " " " " " " " " " "	Norwich,.....	15,853.00
Uncas " " " " " " " " " " " "	Norwich,.....	822.37
First " " " " " " " " " " " "	Portland,.....	1,000.00
First " " " " " " " " " " " "	Putnam,.....	1,695.00
First " " " " " " " " " " " "	Ridgefield,.....	325.00
First " " " " " " " " " " " "	Rockville,.....	2,100.00
Rockville " " " " " " " " " " " "	Rockville,.....	1,568.00
Southington " " " " " " " " " " " "	Southington,.....	932.50
City " " " " " " " " " " " "	South Norwalk,....	1,921.50
First " " " " " " " " " " " "	Stafford Springs,...	543.75
First " " " " " " " " " " " "	Stamford,.....	3,386.62
Stamford " " " " " " " " " " " "	Stamford,.....	5,039.19
First " " " " " " " " " " " "	Stonington,.....	2,182.00
First " " " " " " " " " " " "	Suffield,.....	1,550.00
Thomaston " " " " " " " " " " " "	Thomaston,.....	500.00
Torrington " " " " " " " " " " " "	Torrington,.....	695.00
Brooks " " " " " " " " " " " "	Torrington,.....	1,051.00
First " " " " " " " " " " " "	Wallingford,.....	1,591.72
Citizens " " " " " " " " " " " "	Waterbury,.....	3,900.00
Fourth " " " " " " " " " " " "	Waterbury,.....	1,201.50
Manufacturers " " " " " " " " " " " "	Waterbury,.....	1,200.00
Waterbury " " " " " " " " " " " "	Waterbury,.....	6,327.50
First " " " " " " " " " " " "	Westport,.....	1,015.00
Windham " " " " " " " " " " " "	Willimantic,.....	976.00
First " " " " " " " " " " " "	Winsted,.....	1,050.00
Hurlbut " " " " " " " " " " " "	Winsted,.....	2,690.00
Saybrook Bank " " " " " " " " " " " "	Essex,.....	446.60
City " " " " " " " " " " " "	Hartford,.....	3,520.00
State " " " " " " " " " " " "	Hartford,.....	3,905.50
United States " " " " " " " " " " " "	Hartford,.....	4,200.00
Union " " " " " " " " " " " "	New London,.....	2,957.80
Amount forward,.....		\$250,982.64

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward.....		\$259,982.64
Bridgeport Trust Company,.....	Bridgeport,.....	885.41
Canton Trust Company,.....	Collinsville,.....	77.50
Citizens Trust Company,.....	New Haven,.....	50.00
Colonial Trust Company,.....	Waterbury,.....	3,725.00
Columbia Trust Company,.....	Middletown,.....	500.00
Conn. Trust & Safe Deposit Co.,...	Hartford,.....	6,750.00
Eastern Banking Company,.....	Hartford,.....	46.53
Equitable Trust Company,.....	New London,.....	150.00
Fidelity Company,.....	Hartford,.....	725.00
Fidelity Title & Trust Co.,.....	Stamford,.....	1,000.00
Greenwich Trust, Loan & Dep't Co.	Greenwich,.....	1,100.00
Hartford Trust Co.,.....	Hartford,.....	1,250.00
Hartford Exchange,.....	Hartford,.....	60.00
Home Trust Company,.....	Derby,.....	254.93
The Jackson Company,.....	Middletown,.....	54.00
Manchester Trust and Safe Dep. Co.	So. Manchester,...	500.00
Meriden Trust & Safe Deposit Co.,...	Meriden,.....	500.00
Middlesex Banking Company,.....	Middletown,.....	454.24
New England Mortg. Security Co.,...	Brooklyn,.....	1,000.00
New Britain Trust Company,.....	New Britain,.....	21.95
New Haven Banking Co.,.....	New Haven,.....	15.00
New Haven Trust Company,.....	New Haven,.....	1,000.00
Peoples Bank & Trust Co.,.....	New Haven,.....	200.00
Security Company,.....	Hartford,.....	2,600.00
Seymour Trust Co.,.....	Seymour,.....	700.00
Stamford Trust Company,.....	Stamford,.....	3,065.03
South Norwalk Trust Company,...	South Norwalk,...	423.25
Southport Trust Co.,.....	Southport,.....	196.00
Thames Loan & Trust Company,...	Norwich,.....	1,325.00
Thompsonville Trust Company,....	Thompsonville,...	218.70
Union Trust Company,.....	New Haven,.....	1,177.57
Watson Trust Co.,.....	Bridgeport,.....	150.00
Middletown & Portland Bridge Co.,	Middletown,.....	683.85
Suffield & Thomp'ville Bridge Co.,...	Thompsonville,...	150.00
Amount forward,.....		\$290,991.60

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward,.....		\$290,991.60
Ætna Insurance Co.,.....	Hartford,.....	125,380.00
Ætna Life Insurance Co.,.....	Hartford,.....	67,561.24
Ætna Indemnity Co.,.....	Hartford,.....	4,032.27
Connecticut General Life Ins. Co.,...	Hartford,.....	2,700.00
Connecticut Fire Insurance Co.,....	Hartford,.....	26,928.00
Hartford Life Insurance Co.,.....	Hartford,.....	2,628.00
Hart. Steam Boiler Ins. & Ins. Co.,...	Hartford,.....	19,000.00
Hartford Fire Insurance Co.,.....	Hartford,.....	91,700.00
National Insurance Co.,.....	Hartford,.....	26,860.00
Orient Insurance Co.,.....	Hartford,.....	9,670.00
Phoenix Insurance Co.,.....	Hartford,.....	49,380.00
Security Insurance Co.,.....	New Haven,.....	6,782.18
Travelers' Insurance Co.,.....	Hartford,.....	70,910.00
Total,.....		\$794,684.29

TAX ON STOCK—PAYMENTS.

WARRANTS FOR LOSS OF DIVIDENDS.

First Ecclesiastical Society, Andover,.....	\$7.00
East Avon Ecclesiastical Society, Avon.....	17.00
Christ Church, Bethlehem,.....	38.33
Congregational Church, Bolton,.....	6.00
First Congregational Society, Bridgeport,.....	19.15
First Ecclesiastical Society, Black Rock, Bridge- port,.....	37.17
First Ecclesiastical Society, Bridgewater,.....	4.84
First Ecclesiastical Society, Brooklyn,.....	19.39
Chaplin Congregational Church, Chaplin,.....	5.43
Parish of Christ Church, Middle Haddam,.....	6.27
Clinton Baptist Church, Clinton,.....	15.78
Day School, Westchester,.....	8.00
Hale Donation, Coventry,.....	34.70
Second Ecclesiastical Society, Coventry,.....	49.50
First Ecclesiastical Society, Derby,.....	56.00
First Ecclesiastical Society, Durham,.....	10.40
First Church of Christ, Moodus,.....	6.50
First Ecclesiastical Society, East Haddam,.....	71.80
Southport Congregational Church, Southport,....	3.00
First Church of Christ, Glastonbury,.....	13.00
First Ecclesiastical Society, Goshen,.....	7.00
Goshen Academy, Goshen,.....	12.65
First Baptist Church, Old Mystic,.....	5.00
First Ecclesiastical Society, Groton,.....	7.40
First Ecclesiastical Society, Guilford,.....	20.00
American Society for the Deaf, Hartford,.....	316.55
Charitable Society of Hartford, Hartford,.....	113.00
City Missionary Society, Hartford,.....	52.75
Farmington Avenue Congregational Society, Hart- ford,.....	53.29
First Church of Hartford, Hartford,.....	53.29
First Ecclesiastical Society, Hartford,.....	162.99
Hartford Grammar School, Hartford,.....	42.30
Hartford Hospital, Hartford,.....	451.01
Hartford Orphan Asylum, Hartford,.....	377.76
Hartford Theological Seminary, Hartford,.....	1,480.35
Larrabee Fund, Hartford,.....	11.00
Missionary Society of Connecticut, Hartford,....	225.97
Niles Charity Fund, Hartford,.....	297.60
Commissioner of the School Fund, Hartford,....	1,111.35
Society for the Increase of the Ministry, Hartford,	150.00
Talcott St. Congregational Society, Hartford,.....	103.44
Trinity College, Hartford,.....	403.26
Trustees of Donations and Bequests for Church Purposes, Hartford,.....	399.29
Watkinson Juvenile Asylum and Farm School, Hartford,.....	273.50
Widows' Society, Hartford,.....	142.66
Parish St. Peter's Church, Hebron,.....	17.50

Amount forward,..... \$6,720.17

TAX ON STOCK—PAYMENTS—CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$6,720.17
First Ecclesiastical Society, Madison,.....	21.22
Missionary Fund, First Ecclesiastical Society, Madison,.....	29.84
Washburn Cemetery Fund, Madison,.....	23.00
Society of Church of the Holy Trinity, Middletown, Trustees St. Luke's Home for Aged and Destitute Women, Middletown,.....	6.00
Trustees Berkely Divinity School, Middletown,...	20.25
Wesleyan University, Middletown,.....	92.98
St. Peter's Church, Monroe,.....	182.95
Stepney Baptist Church, Monroe,.....	18.00
Connecticut Baptist Convention, New Britain,.....	10.05
Newington Congregational Ecclesiastical Society, Newington,.....	24.00
General Hospital Society of Connecticut, New Haven,.....	32.07
Home for Aged and Destitute Women, New Haven,.....	363.10
New Haven Orphan Asylum, New Haven,.....	16.43
Parish of Christ Church, New Haven,.....	350.81
Yale University, New Haven,.....	6.57
First Ecclesiastical Society, New Haven,.....	550.12
Northford Congregational Society, Northford,.....	39.05
First Ecclesiastical Society, Plainfield,.....	4.00
First Congregational Society, Plymouth,.....	20.63
Parish of St. Peter's Church, Plymouth,.....	47.93
Plymouth Library Association, Plymouth,.....	12.62
First Ecclesiastical Society, Portland,.....	12.24
Day-Kimball Hospital, Putnam,.....	41.00
First Baptist Church, Putnam,.....	40.00
Ecclesiastical Society, Ridgebury,.....	5.00
Congregational Society, Roxbury,.....	12.80
Southington Congregational Society, Southington,.	20.05
Trumbull Congregational Society, Trumbull,.....	9.00
Parish of Christ Church, Trumbull,.....	5.34
Christ Church Parish, Watertown,.....	3.85
Christ Church Parish, Westport,.....	.80
Greens Farms Consociated Presbyterian Society, Westport,.....	10.00
Saugatuck Congregational Society, Westport,.....	62.00
Staples High School, Westport,.....	5.00
First School Society, Wethersfield,.....	8.00
First Ecclesiastical Society, Wethersfield,.....	10.80
Wilton Presbyterian Society, Wilton,.....	46.64
Beardsley Library, Winchester,.....	10.00
Gilbert School, Winchester,.....	45.00
First Ecclesiastical Society, Windham,.....	22.25
First Ecclesiastical Society, Windham,.....	157.46
First Ecclesiastical Society, Windham,.....	10.00

Amount forward,..... \$9 150.95

TAX ON STOCK—PAYMENTS—CONTINUED.

WARRANTS FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$9,150.95	
First Ecclesiastical Society, Woodbury,.....	28.49	
East Woodstock Congregational Society, Woodstock,.....	8.00	
First Congregational Society, Woodstock,.....	10.00	
First Ecclesiastical Society, Woodstock,.....	4.00	
Woodstock Academy, Woodstock,.....	25.00	
Total of Warrants for Loss Dividends,.....	\$9,226.44	

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Town of Andover,.....	\$872.57	
City of Ansonia,.....	3,369.03	
Town of Ashford,.....	583.42	
Avon,.....	1,104.95	
Barkhamsted,.....	41.19	
Beacon Falls,.....	19.04	
Berlin,.....	2,026.58	
Bethany,.....	192.21	
Bethel,.....	7.39	
Bethlehem,.....	114.75	
Bloomfield,.....	678.43	
Bolton,.....	141.46	
Bozrah,.....	79.52	
Branford,.....	1,297.98	
City of Bridgeport,.....	19,450.25	
Town of Bridgewater,.....	419.84	
Bristol,.....	7,008.84	
Brookfield,.....	287.58	
Brooklyn,.....	882.82	
Burlington,.....	40.70	
Canaan,.....	616.58	
Canterbury,.....	118.41	
Canton,.....	751.69	
Chaplin,.....	242.19	
Amounts forward,.....	\$40,347.42	\$9,226.44

TAX ON STOCK—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$40,347.42	\$9,226.44
Town of Chatham,.....	56.27	
Cheshire,.....	618.12	
Chester,.....	644.20	
Clinton,.....	1,385.82	
Colchester,.....	340.12	
Colebrook,.....	32.77	
Columbia,.....	25.67	
Cornwall,.....	256.70	
Coventry,.....	220.15	
Cromwell,.....	908.29	
Danbury,.....	2,685.25	
Darien,.....	311.97	
City of Derby,.....	2,844.11	
Town of Durham,.....	184.46	
Eastford,.....	33.46	
East Granby,.....	251.74	
East Haddam,.....	3,819.47	
East Hartford,.....	2,718.64	
East Haven,.....	123.04	
East Lyme,.....	131.16	
Easton,.....	192.83	
East Windsor,.....	347.47	
Ellington,.....	975.98	
Enfield,.....	3,722.04	
Essex,.....	1,322.29	
Fairfield,.....	1,244.95	
Farmington,.....	4,948.96	
Franklin,.....	104.90	
Glastonbury,.....	1,370.24	
Goshen,.....	1,312.23	
Granby,.....	217.48	
Greenwich,.....	1,053.47	
Griswold,.....	1,371.29	
Groton,.....	3,617.81	
Guilford,.....	879.32	
Haddam,.....	420.52	
Hamden,.....	80.45	
Hampton,.....	51.60	
City of Hartford,.....	281,379.15	
Town of Hartland,.....	13.43	
Amounts forward,.....	\$362,565.24	\$9,226.44

TAX ON STOCK—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$362,565.24	\$9,226.44
Town of Harwinton,.....	11.48	
Hebron,.....	146.96	
Huntington,.....	751.18	
Kent,.....	64.80	
Killingly,.....	531.72	
Killingworth,.....	.97	
Lebanon,.....	638.20	
Ledyard,.....	258.56	
Lisbon,.....	269.37	
Litchfield,.....	2,353.73	
Lyme,.....	295.58	
Madison,.....	456.68	
Manchester,.....	6,401.31	
Mansfield,.....	117.86	
Marlborough,.....	29.17	
Meriden,.....	7,052.70	
Middlebury,.....	103.95	
Middlefield,.....	145.23	
Middletown,.....	10,395.33	
Milford,.....	826.82	
Monroe,.....	337.97	
Montville,.....	322.98	
Morris,.....	11.60	
Borough of Naugatuck,.....	2,807.76	
Town of New Britain,.....	7,782.43	
New Canaan,.....	994.75	
New Fairfield,.....	103.50	
New Hartford,.....	152.50	
City of New Haven,.....	43,365.71	
Town of Newington,.....	472.28	
City of New London,.....	9,205.19	
Town of New Milford,.....	2,033.06	
Newtown,.....	1,222.29	
Norfolk,.....	1,716.10	
North Branford,.....	91.73	
North Canaan,.....	268.81	
North Haven,.....	347.02	
North Stonington,.....	279.33	
Norwalk,.....	5,655.52	
Norwich,.....	11,782.26	
Amounts forward,.....	\$482,369.63	\$9,226.44

TAX ON STOCK—PAYMENTS—CONTINUED.

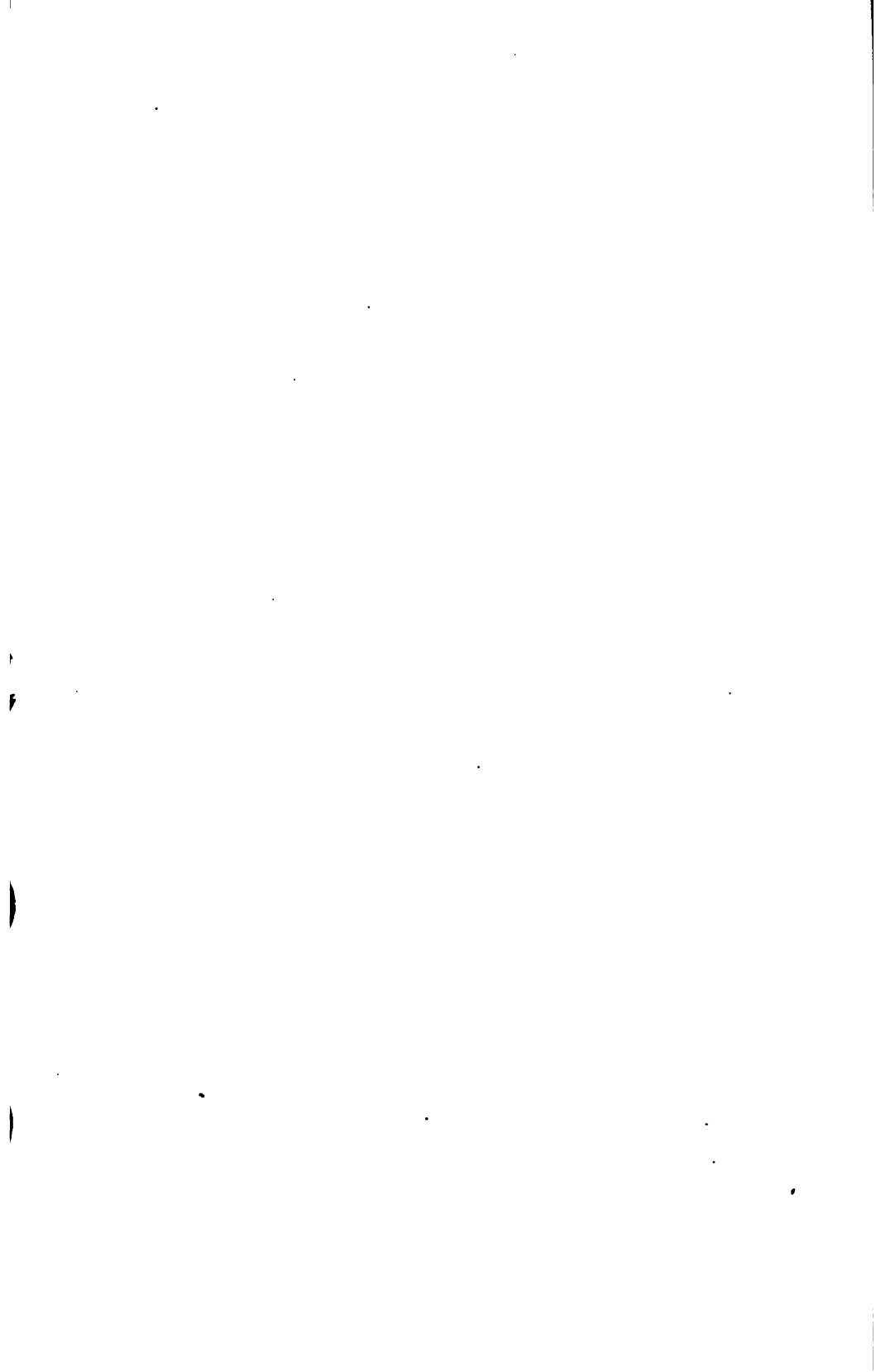
WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$482,369.63	\$9,226.44
Town of Old Lyme,.....	364.03	
Old Saybrook,.....	278.14	
Orange,.....	536.26	
Oxford,.....	63.69	
Plainfield,.....	1,162.92	
Plainville,.....	134.99	
Plymouth,.....	472.63	
Pomfret,.....	192.31	
Portland,.....	2,063.14	
Preston,.....	99.78	
Prospect,.....	84.44	
Putnam,.....	1,386.06	
Redding,.....	130.29	
Ridgefield,.....	934.55	
Rocky Hill,.....	223.32	
Roxbury,.....	214.57	
Salem,.....	38.42	
Salisbury,.....	1,455.11	
Saybrook,.....	1,122.00	
Scotland,.....	112.50	
Seymour,.....	950.23	
Sharon,.....	144.71	
Sherman,.....	173.69	
Simsbury,.....	5,299.53	
Somers,.....	1,602.57	
Southbury,.....	362.82	
Southington,.....	3,012.56	
South Windsor,.....	3,213.58	
Sprague,.....	121.00	
Stafford,.....	1,904.44	
Stamford,.....	12,288.03	
Sterling,.....	.82	
Stonington,.....	2,497.39	
Stratford,.....	1,252.69	
Suffield,.....	16,729.53	
Thomaston,.....	1,718.08	
Thompson,.....	425.39	
Tolland,.....	255.52	
Torrington,.....	2,454.60	
Trumbull,.....	879.43	
Union,.....	3.29	
Amounts forward,.....	\$548,728.68	\$9,226.44

TAX ON STOCK—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$548,728.68	\$9,226.44
Town of Vernon,.....	20,897.57	
Wallingford,.....	1,316.07	
Warren,.....	6.50	
Washington,.....	77.12	
City of Waterbury,.....	6,826.20	
Town of Waterford,.....	196.59	
Watertown,.....	1,769.81	
Westbrook,.....	390.10	
West Hartford,.....	25,516.21	
Weston,.....	48.75	
Westport,.....	1,846.24	
Wethersfield,.....	4,747.16	
Willington,.....	3.13	
Wilton,.....	562.03	
Winchester,.....	5,578.67	
Windham,.....	1,910.00	
Windsor,.....	2,808.59	
Windsor Locks,.....	4,333.78	
Wolcott,.....	15.82	
Woodbridge,.....	178.13	
Woodbury,.....	822.38	
Woodstock,.....	321.35	
		\$628,894.88
Total Payments,.....		\$638,121.32



STATEMENT OF ACCOUNTS.

TREASURER'S REPORT, 1906.
STATEMENT OF ACCOUNTS.

Dr.	CIVIL LIST.	
To Payments:		
Civil List Orders,.....		\$3,512,426.47
Interest on State Bonds,.....		28,755.00
State Bonds purchased,.....		60,000.00
Interest on Funds in Treasury as follows:		
Agricultural College Fund,.....	\$160.10	
Principal School Fund,.....	620.11	
Interest School Fund,.....	1,573.90	
		2,354.11
To Balance October 1, 1906,.....		607,038.73

\$4,210,574.31

STATEMENT OF ACCOUNTS.

CIVIL LIST.		CR.
By Receipts:		
Balance in Treasury October 1, 1905,.....		\$599,027.11
Interest of School Fund Transferred,...	\$108,825.85	
Avails of Courts,.....	57,901.74	
Charter Fees,.....	6,602.00	
Commissioners of Pharmacy,.....	3,687.30	
Commissioners of Shell-Fisheries,.....	9,391.04	
Comptroller (Statutes sold),.....	300.00	
Corporation Capital Fee,.....	42,278.00	
Escheated Estates,.....	1,270.31	
Express Companies, Tax on,.....	14,220.71	
Fees from Executive Secretary,.....	531.00	
Fees from Secretary's Office,.....	19,593.90	
Inheritance Tax,.....	274,258.52	
Insurance Commissioner, Receipts of,..	140,335.34	
Interest Account,.....	34,645.09	
Investments, Tax on,.....	141,341.58	
Itinerant Venders' License Fees,.....	100.00	
Military Commutation Tax,.....	156,926.20	
Miscellaneous Receipts,.....	12,143.63	
Mutual Fire Ins. Companies, Tax on,...	5,113.01	
Mutual Life Ins. Companies, Tax on,...	344,588.65	
National Aid to State Homes, D. V. S.,..	50,072.50	
Non-resident Stock Tax,.....	156,401.97	
Railroads, Steam, Tax on,.....	1,171,289.07	
Railroads, Street, Tax on,.....	295,466.08	
Rolling Stock Companies, Tax on,.....	90.35	
Salaries of the Bank Commissioners,...	6,421.36	
Salary of the Building and Loan Com- missioner,.....	600.94	
Salary of Inspector-General of Gas and Gas Meters,.....	2,005.10	
Salaries of the Railroad Commissioners,	13,384.55	
Savings Banks, Tax on,.....	498,582.95	
State Librarian (Atlases sold),.....	117.35	
State Police, Receipts of,.....	6,714.16	
Telegraph and Telephone Companies, Tax on,.....	36,346.95	
		<u>3,611,547.20</u>
		<u>\$4,210,574.31</u>

STATEMENT OF TRUST FUNDS.

DR. AGRICULTURAL COLLEGE FUND—INTEREST.
To Balance September 30, 1906,..... \$8,440.63

DR. AGRICULTURAL COLLEGE FUND—PRINCIPAL.
To Principal loaned to September 30, 1906, \$15,400.00
To Balance September 30, 1906,..... 4,100.00

\$19,500.00

DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.
To Amount paid Storrs Agricultural College, \$25,000.00

DR. ESTATE OF CHARTER OAK LIFE INSURANCE CO.
To Amount paid during year,..... \$1.70
To Balance September 30, 1906,..... \$3,839.24

\$3,840.94

DR. ESTATE OF CONTINENTAL LIFE INSURANCE CO.
To Amount paid during year,..... \$100.98
To Balance September 30, 1906,..... 3,423.22

\$3,524.20

DR. ESTATE COLCHESTER SAVINGS BANK.
To Amount received during year,..... \$73.04

DR. DANBURY AND STATE LINE RAILROAD CO.
To Balance September 30, 1906,..... \$85.00

DR. DIME SAVINGS BANK OF WILLIMANTIC.
To Amount paid during year,..... \$3.77
To Balance September 30, 1906,..... 443.89

\$447.66

DR. EAST GRANBY AND SUFFIELD RAILROAD CO.
To Balance September 30, 1906,..... \$55.00

DR. HARTFORD & CONNECTICUT WESTERN RAILROAD CO.
To Balance September 30, 1906,..... \$11.00

STATEMENT OF TRUST FUNDS.

CONNECTICUT AGRICULTURAL COLLEGE FUND—INTEREST.		CR.
By Balance October 1, 1905,.....	\$1,937.65	
By Interest received during year,.....	6,502.98	
	<u>\$8,440.63</u>	
By Balance October 1, 1906,.....		\$8,440.63
AGRICULTURAL COLLEGE FUND—PRINCIPAL.		CR.
By Balance October 1, 1905,.....	\$10,350.00	
By Principal received during year,.....	9,150.00	
	<u>\$19,500.00</u>	
By Balance October 1, 1906,.....		\$19,500.00
AGRICULTURAL AND MECHANICAL COLLEGE FUND.		CR.
By Amount received from U. S. Government	<u>\$25,000.00</u>	
ESTATE OF CHARTER OAK LIFE INSURANCE CO.		CR.
By Balance October 1, 1905,.....	<u>\$3,840.94</u>	
By Balance October 1, 1906,.....		\$3,839.24
ESTATE OF CONTINENTAL LIFE INSURANCE CO.		CR.
By Balance October 1, 1905,.....	\$3,524.20	
By Balance October 1, 1906,.....		\$3,524.20
ESTATE COLCHESTER SAVINGS BANK.		CR.
By Balance October 1, 1905,.....	<u>\$73.04</u>	
By Balance October 1, 1906,.....		\$73.04
DANBURY AND STATE LINE RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$85.00</u>	
By Balance October 1, 1906,.....		\$85.00
DIME SAVINGS BANK OF WILLIMANTIC.		CR.
By Balance October 1, 1905,.....	<u>\$447.66</u>	
By Balance October 1, 1906,.....		\$443.89
EAST GRANBY & SUFFIELD RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$55.00</u>	
By Balance October 1, 1906,.....		\$55.00
HARTFORD & CONNECTICUT WESTERN RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$11.00</u>	
By Balance October 1, 1906,.....		\$11.00

STATEMENT OF TRUST FUNDS.

DR. ITINERANT VENDERS' SPECIAL DEPOSIT.
To amount paid during year,..... \$1,500.00

DR. JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL.
To Balance September 30, 1906,..... \$8,549.90

DR. JAMES ROOT PRISON FUND—SURPLUS INCOME AND INTEREST.
To Amount paid during year,..... \$318.85

DR. MOODUS & EAST HAMPTON RAILROAD CO.
To Balance September 30, 1906,..... \$123.00

DR. NEW YORK, NEW HAVEN & HARTFORD RAILROAD CO.
To Amount paid during year,..... \$1,050.00
To Balance September 30, 1906,..... 1,075.00

\$2,125.00

DR. NORWICH & WORCESTER RAILROAD CO.
To Balance September 30, 1906,..... \$180.00

DR. ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.
To Amount paid during year,..... \$45.61
To Balance September 30, 1906,..... 427.34

\$472.95

DR. ROCKVILLE & ELLINGTON STREET RAILWAY CO.
To Balance September 30, 1906,..... \$103,667.00

DR. SCHOOL FUND—INTEREST.
To Interest transferred to Civil List March 1,
1906,..... \$108,825.85
To Balance September 30, 1906,..... 70,913.29

\$179,749.14

DR. SCHOOL FUND—PRINCIPAL.
To Commissioner's Orders paid from Prin-
cipal,..... \$285,440.00
To Balance September 30, 1906,..... 24,773.46

\$310,213.46

STATEMENT OF TRUST FUNDS.

ITINERANT VENDERS' SPECIAL DEPOSIT.		CR.
By Balance October 1, 1905,.....	\$1,000.00	
By Amount received during year,.....	500.00	
	<u>\$1,500.00</u>	

JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL.		CR.
By Balance October 1, 1905,.....	<u>\$8,549.90</u>	
By Balance October 1, 1906,.....		\$8,549.90

JAMES ROOT PRISON FUND—SURPLUS INCOME AND INTEREST.		CR.
By Amount received during year,.....		\$318.85

MOODUS & EAST HAMPTON RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$123.00</u>	
By Balance October 1, 1906,.....		\$123.00

NEW YORK, NEW HAVEN & HARTFORD RAILROAD CO.		CR.
By Amount received during year,.....	<u>\$2,125.00</u>	
By Balance October 1, 1906,.....		\$1,075.00

NORWICH & WORCESTER RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$180.00</u>	
By Balance October 1, 1906,.....		\$180.00

ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.		CR.
By Balance October 1, 1905,.....	<u>\$472.95</u>	
By Balance October 1, 1906,.....		\$427.34

ROCKVILLE & ELLINGTON STREET RAILWAY CO.		CR.
By Amount received during year,.....	<u>\$103,667.00</u>	
By Balance October 1, 1906,.....		\$103,667.00

SCHOOL FUND—INTEREST.		CR.
By Balance October 1, 1905,.....	\$73,290.80	
By collection of Interest,.....	106,448.34	
	<u>\$179,739.14</u>	
By Balance October 1, 1906,.....		\$70,913.29

SCHOOL FUND—PRINCIPAL.		CR.
By Balance October 1, 1905,.....	\$37,347.69	
By collection of Principal,.....	272,775.77	
	<u>\$310,123.46</u>	
By Balance October 1, 1906,.....		\$24,773.46

STATEMENT OF TRUST FUNDS.

DR.	STATE LIBRARIAN.	
To Amount paid during year,.....		\$400.00
To Balance September 30, 1906,.....		248.97
		<u>\$648.97</u>

DR.	TAX ON STOCK.	
To Warrants paid to Towns,.....		\$628,894.88
To Warrants paid for Loss of Dividends,..		9,226.44
To Amount transferred to Civil List, Non- resident Stock,.....		156,401.97
		<u>\$794,523.29</u>

DR.	ESTATE OF TOWNSEND SAVINGS BANK.	
To Balance September 30, 1906,.....		<u>\$5,378.01</u>

DR.	UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.	
To Balance September 30, 1906,.....		<u>\$39.50</u>

DR.	WINDSOR LOCKS RAILROAD CO.	
To Balance September 30, 1906,.....		<u>\$44.00</u>

STATEMENT OF TRUST FUNDS.

STATE LIBRARIAN.		CR.
By Balance October 1, 1905,.....	<u>\$648.97</u>	
By Balance October 1, 1906,.....		\$248.97

TAX ON STOCK.		CR.
By Amount received from various Corpora- tions,.....	<u>\$794,523.29</u>	

ESTATE OF TOWNSEND SAVINGS BANK.		CR.
By Balance October 1, 1905,.....	<u>\$5,378.01</u>	
By Balance October 1, 1906,.....		\$5,378.01

UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.		CR.
By Balance October 1, 1905,.....	<u>\$39.50</u>	
By Balance October 1, 1906,.....		\$39.50

WINDSOR LOCKS RAILROAD CO.		CR.
By Balance October 1, 1905,.....	<u>\$44.00</u>	
By Balance October 1, 1906,.....		\$44.00

STATEMENT OF ACCOUNTS.

DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash,..... \$842,929.22

\$842,929.22

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List,.....	\$607,038.73	
Agricultural College Fund, Interest,.....	8,440.63	
Agricultural College Fund, Principal,.....	4,100.00	
Charter Oak Life Insurance Co., Estate of,	3,839.24	
Continental Life Insurance Co., Estate of,..	3,423.22	
Colchester Savings Bank, Estate of,.....	73.04	
Danbury & State Line Railroad Co.,.....	85.00	
Dime Savings Bank of Willimantic,.....	443.89	
East Granby & Suffield Railroad Co.,.....	55.00	
Hartford & Connecticut Western R. R. Co.,	11.00	
James Root Prison Fund, Surplus Principal	8,549.90	
Moodus & East Hampton Railroad Co.,....	123.00	
New York, New Haven & Hartford R. R. Co	1,075.00	
Norwich & Worcester Railroad Co.,.....	180.00	
People's Savings Bank of Middletown, Es- tate of,.....	427.34	
Rockville & Ellington Street Railway Co.,.	103,667.00	
School Fund, Interest,.....	70,913.29	
School Fund, Principal,.....	24,773.46	
State Librarian,.....	248.97	
Townsend Savings Bank, Estate of,.....	5,378.01	
Unclaimed Deposits from County Treasurers	39.50	
Windsor Locks Railroad Co.,.....	44.00	
		<u>\$842,929.22</u>

GENERAL BALANCES.

 DR. JAMES F. WALSH, TREASURER.

To Receipts, including Balances, October 1, 1906:

Civil List,.....	\$4,210,574.31
Agricultural College Fund, Interest,.....	8,440.63
Agricultural College Fund, Principal,.....	19,500.00
Agricultural and Mechanical College Fund,.....	25,000.00
Charter Oak Life Insurance Co., Estate of,.....	3,840.94
Continental Life Insurance Co., Estate of,.....	3,524.20
Colchester Savings Bank, Estate of,.....	73.04
Danbury & State Line Railroad Co.,.....	85.00
Dime Savings Bank of Willimantic, Estate of,.....	447.66
East Granby & Suffield Railroad Co.,.....	55.00
Hartford & Connecticut Western Railroad Co.,.....	11.00
Itinerant Venders' Special Deposit,.....	1,500.00
James Root Prison Fund, Surplus Principal,.....	8,549.90
James Root Prison Fund, Interest and Surplus Income	318.85
Moodus & East Hampton Railroad Co.,.....	123.00
New York, New Haven & Hartford Railroad Co.,....	2,125.00
Norwich & Worcester Railroad Co.,.....	180.00
People's Savings Bank of Middletown, Estate of,....	472.95
Rockville & Ellington Street Railway Co.,.....	103,667.00
School Fund, Interest,.....	179,739.14
School Fund, Principal,.....	310,213.46
State Librarian,.....	648.97
Tax on Stock,.....	794,523.29
Townsend Savings Bank, Estate of,.....	5,378.01
Unclaimed Deposits from County Treasurers,.....	39.50
Windsor Locks Railroad Co.,.....	44.00

\$5,679,074.85

GENERAL BALANCES.

IN ACCOUNT WITH THE STATE OF CONNECTICUT. CR.

By Payments:

Civil List,.....	\$3,512,426.47
Agricultural College Fund, Principal,.....	15,400.00
Agricultural and Mechanical College Fund,.....	25,000.00
Charter Oak Life Insurance Co., Estate of,.....	1.70
Continental Life Insurance Co., Estate of,.....	100.98
Dime Savings Bank of Willimantic, Estate of,.....	3.77
Itinerant Venders' Special Deposit,.....	1,500.00
James Root Prison Fund, Interest and Surplus Income	318.85
New York, New Haven & Hartford Railroad Co.,.....	1,050.00
People's Savings Bank of Middletown, Estate of,.....	45.61
School Fund, Interest,.....	108,825.85
School Fund, Principal,.....	285,440.00
Tax on Stock,.....	794,523.29
State Bonds purchased,.....	60,000.00
State Librarian,.....	400.00
Interest on State Bonds,.....	28,755.00
Interest on Principal Agr'l College Fund in Treasury,	160.10
Interest on Principal of School Fund in Treasury,...	620.11
Interest on Interest of School Fund in Treasury,....	1,573.90
Balance to Cash, October 1, 1906,.....	842,929.22

\$5,679,074.85

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, OCTOBER 9TH, 1906.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30th, 1906, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the Treasury at the close of the fiscal year, September 30th, 1906, was eight hundred forty-two thousand nine hundred twenty-nine dollars and twenty-two cents (\$842,929.22).

WILLIAM P. BAILEY,

EDWARD M. YEOMANS,

Auditors of Public Accounts.

ASAHIEL W. MITCHELL,

Comptroller.

OFFICE OF THE SCHOOL FUND COMMISSIONER,

HARTFORD, OCTOBER 9TH, 1906.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

CARNOT O. SPENCER,

Commissioner of the School Fund.

REPORT
OF
THE TREASURER
REGARDING APPROPRIATIONS
BY
THE GENERAL ASSEMBLY,
JANUARY SESSION, 1903.

Appropriated for		Amount Ap- propriated General Assembly 1903.
Salary of the Governor.....	\$	8,000.00
" " Executive Secretary.....		2,400.00
" " Clerk.....		3,600.00
Inaugural Ceremonies.....		500.00
Governor's Office—incidental expenses.....		2,400.00
Extraordinary Expense of the Governor.....		3,000.00
Salary of the Lieutenant-Governor.....		1,000.00
Secretary's Office—Salary of the Secretary.....		3,000.00
" " " " Deputy Secretary.....		4,600.00
" " " " Chief Clerk.....		3,600.00
" " " " Assistant Clerk.....		2,800.00
" " Clerical services per diem.....		4,000.00
" " office expenses.....		1,750.00
" " compilation of State Register.....		200.00
" " preservation of old records.....		1,000.00
" " investigating corporations.....		2,500.00
Treasurer's Office—salary of Treasurer.....		3,000.00
" " " " Chief Clerk.....		3,600.00
" " " " 1st Assistant Clerk.....		2,800.00
" " " " 2d Assistant Clerk.....		2,800.00
" " " " 3d Assistant Clerk.....		2,800.00
" " clerical services per diem.....		1,600.00
" " office expenses.....		1,500.00
Comptroller's Office—salary of the Comptroller.....		3,000.00
" " " " Chief Clerk.....		3,600.00
" " " " Assistant Clerk.....		2,800.00
" " clerical services per diem.....		1,800.00
" " office expenses.....		1,000.00
" " legal expenses.....		200.00
" " care insane and discharged prisoners.....		1,000.00
Attorney-General's Office—salary of Attorney-General.....		8,000.00
" " " " expenses of Attorney-General.....		2,000.00
" " " " office expenses.....		2,000.00
" " " " assistance.....		2,000.00
State Librarian—salary.....		5,000.00
" " assistance.....		3,660.00
" " purchase of books.....		4,000.00
" " new books.....		2,500.00
" " incidentals.....		2,000.00
" " preserving and binding military records.....		1,500.00
" " special Connecticut items.....		1,000.00
Board of Control.....		500.00
Board of Equalization.....		500.00
Supreme Court—salary of Chief Justice.....		9,000.00
" " expenses of Chief Justice.....		2,000.00
" " salary four Justices.....		32,000.00
" " expenses four Justices.....		8,000.00
Superior Court—salary nine Judges.....		72,000.00
" " expense nine Judges.....		18,000.00
Court of Common Pleas, Hartford County—salary Judge.....		6,000.00
" " civil side, New Haven County—salary Judge.....		6,000.00
" " criminal side, New Haven County—salary Judge.....		6,000.00
" " civil side, New London County—salary Judge.....		5,000.00
" " criminal side, New London County—salary Judge.....		1,000.00
" " civil side, Fairfield County—salary Judge.....		8,000.00
Amounts forward.....	\$	283,510.00

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1906 and 1907.
					\$8,000.00	\$8,000.00		
					2,400.00	2,400.00		
					3,600.00	3,600.00		
					500.00	391.80	\$108.20	
					2,400.00	2,133.06	266.94	
					3,000.00	2,448.78	551.22	
					1,000.00	1,000.00		
					3,000.00	3,000.00		
	\$40.30				4,640.30	4,640.30		
	40.00				3,600.00	3,600.00		
\$500.00					2,840.00	2,840.00		
500.00	58.22				4,500.00	4,498.00	2.00	
					2,308.23	2,308.23		
					200.00	50.00	150.00	
	200.00				1,200.00	1,194.50	5.50	
					2,500.00	2,500.00		
					3,000.00	3,000.00		
					3,600.00	3,600.00		
					2,800.00	2,519.94	280.06	
					2,800.00	2,800.00		
					2,800.00	2,100.00	700.00	
500.00					1,600.00	904.88	695.12	
					2,000.00	1,492.51	507.49	
					3,000.00	3,000.00		
					3,600.00	3,600.00		
					2,800.00	2,519.94	280.06	
	1,320.00				3,120.00	3,120.00		
200.00	133.51				1,333.51	1,333.51		
					200.00	115.28	84.72	
400.00					1,400.00	1,192.92	207.08	
					8,000.00	8,000.00		
			\$1,464.67		535.33	535.33		
		\$64.67			2,064.67	2,064.67		
		1,400.00			3,400.00	3,400.00		
					5,000.00	5,000.00		
1,000.00					4,660.00	4,660.00		
750.00	1,000.00				5,750.00	5,749.96	.04	
					2,500.00	2,500.00		
1,000.00	500.00				3,500.00	3,471.24	28.76	
					1,500.00	1,500.00		
					1,000.00	999.45	.55	
	300.00				800.00	722.97	77.03	
					500.00	392.35	107.65	
	422.22				9,422.22	9,422.22		
				\$1,000.00	3,000.00	3,000.00		
	1,688.88				33,688.88	33,266.62	422.26	
				4,000.00	12,000.00	12,000.00		
2,460.00	3,062.08				77,522.08	77,522.08		
	104.16			9,000.00	27,104.16	27,104.16		
	250.00				6,250.00	6,249.99	.01	
					6,000.00	6,000.00		
					6,000.00	5,608.33	391.67	
					5,000.00	5,000.00		
					1,000.00	1,000.00		
					8,000.00	8,000.00		
\$7,310.00	\$9,119.31	\$1,464.67	\$1,464.67	\$14,000.00	\$314,939.38	\$309,073.02	\$4,866.36	

Appropriated for	Amount Ap- propriated General Assembly 1903.
Amounts forward,.....	\$ 283,510.00
Court of Common Pleas, criminal side, Fairfield County—salary Judge,.....	4,000.00
" " Litchfield County—salary Judge,.....	6,000.00
District Court of Waterbury—salary Judge,.....	6,000.00
Court of Common Pleas—expense of Judges,.....	2,000.00
State Referee—salary,.....	4,000.00
" " expenses,.....	3,000.00
Reporter Judicial Decisions,.....	6,000.00
" " " expense and clerical services,.....	3,000.00
Salaries Clerks of Superior Court,.....	84,800.00
Salary State's Attorney, Hartford County,.....	8,000.00
Salary State's Attorney, New Haven County,.....	8,000.00
" Assistant State's Attorney, New Haven County, at Waterbury,.....	2,400.00
" State's Attorney, New London County,.....	4,000.00
" " Fairfield County,.....	8,000.00
" " Windham County,.....	3,400.00
" " Litchfield County,.....	3,600.00
" " Middlesex County,.....	3,400.00
" " Tolland County,.....	2,500.00
Expense State's Attorneys,.....	3,200.00
Salary Prosecuting Attorney, New Haven County,.....	4,000.00
" " New London County,.....	2,400.00
" " Fairfield County,.....	3,000.00
" " District Court, Waterbury,.....	3,000.00
Expense Prosecuting Attorneys,.....	1,600.00
Salaries of Sheriffs,.....	16,000.00
Superior Court, Hartford County, Sheriff's attendance, etc.,.....	23,000.00
" " " jury debenture,.....	4,500.00
" " " costs, criminal cases,.....	25,000.00
" New Haven County, Sheriff's attendance, etc.,.....	45,000.00
" " " jury debenture,.....	13,000.00
" " " costs in criminal cases,.....	40,000.00
" " " at Waterbury, sheriff's attendance, etc.,...	7,500.00
" " " balance jury debenture,.....	3,000.00
" " " costs, criminal cases,.....	7,500.00
" New London County, Sheriff's attendance, etc.,.....	13,000.00
" " " balance jury debenture,.....	4,500.00
" " " costs in criminal cases,.....	12,000.00
" Fairfield County, Sheriff's attendance, etc.,.....	35,000.00
" " " balance jury debenture,.....	8,000.00
" " " costs in criminal cases,.....	40,000.00
" Windham County, Sheriff's attendance, etc.,.....	6,500.00
" " " balance jury debenture,.....	2,500.00
" " " costs in criminal cases,.....	7,350.00
" Litchfield County, Sheriff's attendance, etc.,.....	10,000.00
" " " balance jury debenture,.....	3,000.00
" " " costs in criminal cases,.....	10,000.00
" Middlesex County, Sheriff's attendance, etc.,.....	8,000.00
" " " balance jury debenture,.....	3,000.00
" " " costs in criminal cases,.....	10,000.00
" Tolland County, Sheriff's attendance, etc.,.....	5,500.00
" " " balance jury debenture,.....	2,000.00
" " " costs in criminal cases,.....	4,000.00
Court Common Pleas, Hartford County, Sheriff's attendance, etc.,.....	10,000.00
" " " balance jury debenture,.....	4,000.00
Amounts forward,.....	\$ 845,660.00

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
7,310.00	9,119.31	1,464.67	1,464.67	14,000.00	314,939.38	309,073.02	4,866.36	.....
.....	.....	.....	.....	.....	4,000.00	3,999.94	.06	.....
.....	.....	.....	.....	.....	6,000.00	6,000.00	.....	.....
.....	.....	.....	.....	.....	6,000.00	6,000.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	1,277.39	722.61	.....
.....	.....	.....	.....	.....	4,000.00	1,902.76	2,097.24	.....
.....	.....	.....	.....	.....	3,000.00	416.67	2,583.33	.....
.....	1,000.00	.....	.....	.....	7,000.00	7,000.00	.....	.....
500.00	.....	.....	.....	500.00	4,000.00	3,427.94	572.06	.....
.....	517.36	.....	.....	.....	85,317.36	85,317.36	.....	.....
.....	.....	.....	.....	.....	8,000.00	8,000.00	.....	.....
.....	.....	.....	.....	.....	8,000.00	7,999.97	.03	.....
.....	.....	.....	.....	.....	2,400.00	2,400.00	.....	.....
1,000.00	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	8,000.00	8,000.00	.....	.....
.....	.....	.....	.....	.....	3,400.00	3,400.00	.....	.....
400.00	.....	.....	.....	.....	4,000.00	4,000.00	.....	.....
.....	.....	.....	.....	.....	3,400.00	3,400.00	.....	.....
.....	.....	.....	.....	.....	2,500.00	2,500.00	.....	.....
.....	.....	.....	.....	.....	3,200.00	3,188.35	11.65	.....
.....	.....	.....	.....	.....	4,000.00	4,000.00	.....	.....
.....	.....	.....	.....	.....	2,400.00	2,400.00	.....	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	1,600.00	800.00	800.00	.....
.....	.....	.....	.....	.....	16,000.00	15,999.95	.05	.....
9,200.00	.....	698.39	.....	.....	32,898.39	32,898.39	.....	.....
1,300.00	.....	.....	.....	.....	5,800.00	5,099.72	700.28	.....
.....	.....	.....	.....	.....	24,301.61	17,573.95	6,727.66	.....
.....	.....	984.43	698.39	.....	45,984.43	45,984.43	.....	.....
.....	.....	.....	984.43	.....	12,015.57	10,367.78	1,647.79	.....
.....	.....	.....	.....	.....	40,000.00	26,799.43	13,200.57	.....
2,000.00	.....	166.22	.....	.....	9,666.22	9,666.22	.....	.....
1,500.00	2,000.00	.....	166.22	.....	6,333.78	5,275.14	1,058.64	.....
3,500.00	.....	.....	.....	.....	11,000.00	9,467.14	1,532.86	.....
6,500.00	1,850.00	.....	.....	.....	21,350.00	21,350.00	.....	.....
2,500.00	1,950.00	.....	.....	.....	8,950.00	8,013.56	936.44	.....
5,000.00	4,943.87	.....	.....	.....	21,943.87	21,193.87	750.00	.....
4,000.00	1,283.03	.....	.....	.....	40,263.03	40,263.03	.....	.....
2,500.00	.....	.....	.....	.....	10,500.00	10,463.14	36.86	.....
17,000.00	.....	.....	.....	.....	57,000.00	56,937.92	62.08	.....
.....	208.44	373.96	.....	.....	7,082.40	7,082.40	.....	.....
.....	.....	.....	300.00	.....	2,200.00	2,159.30	40.70	.....
.....	.....	.....	73.96	.....	7,276.04	7,010.41	265.63	.....
.....	.....	.....	.....	.....	10,000.00	8,150.92	1,849.08	.....
1,500.00	.....	.....	.....	.....	4,500.00	3,449.20	1,050.80	.....
3,000.00	.....	.....	.....	.....	13,000.00	10,685.24	2,314.76	.....
1,500.00	2,000.00	550.97	.....	.....	12,050.97	12,050.97	.....	.....
500.00	1,350.00	.....	367.17	.....	4,482.83	3,879.50	603.33	.....
.....	7,000.00	.....	183.80	.....	16,816.20	15,463.67	1,352.53	.....
500.00	.....	.....	.....	.....	6,000.00	4,300.16	1,699.84	.....
500.00	.....	.....	.....	.....	2,500.00	1,461.80	1,038.10	.....
4,000.00	.....	.....	.....	.....	8,000.00	5,310.99	2,689.01	.....
256.59	.....	80.68	.....	.....	10,337.27	10,337.27	.....	.....
.....	.....	.....	80.68	.....	3,919.32	3,919.32	.....	.....
75,966.59	33,202.08	4,319.32	4,319.32	14,500.00	969,328.67	918,118.32	51,210.35	.....

Appropriated for		Amount Appropriated General Assembly 1903.
Amounts forward.....		\$ 845,660.00
Court Common Pleas, New Haven County, civil side, Sheriff's attendance,....		8,000.00
" " " " " " balance jury debenture,....		4,500.00
" " " " " " criminal side, Sheriff's attend., etc.		6,000.00
" " " " " " bal. jury debenture,....		4,000.00
" " " " " " costs in criminal cases		10,000.00
" " " " New London County, civil side, Sheriff's attend'ce, etc.,....		2,000.00
" " " " " " bal. jury debenture,....		1,000.00
" " " " " " criminal side, Sheriff's attend., etc.		2,000.00
" " " " " " bal. jury debenture,....		3,000.00
" " " " " " costs, criminal cases,....		5,000.00
" " " " Fairfield County, civil side, Sheriff's attendance, etc.,....		8,000.00
" " " " " " costs in criminal cases,....		3,500.00
" " " " " " criminal side, Sheriff's attend'ce, etc.,....		3,500.00
" " " " " " bal. jury debenture,....		3,500.00
" " " " " " costs in criminal cases ..		15,000.00
" " " " Litchfield County, Sheriff's attendance, etc.,....		2,500.00
" " " " " " balance jury debenture,....		1,000.00
District Court of Waterbury, Sheriff's attendance, etc.,....		4,000.00
" " " " " " balance jury debenture,....		4,000.00
" " " " " " costs in criminal cases,....		4,500.00
First Co. Governor's Horse Guard,....		4,772.00
First Co. Governor's Horse Guard, dress uniforms,....		3,000.00
First Co. Governor's Foot Guard,....		5,252.00
Second Co. Governor's Foot Guard,....		4,172.00
Governor's Guards, contingent expenses,....		1,500.00
Adjutant-General's Office, Salary of the Adjutant-General,....		6,000.00
" " " " Assistant Adjutant-General,....		3,800.00
" " " " three clerks,....		8,400.00
" " " " expenses and extra clerical,....		7,010.00
" " " " contingent expenses,....		2,000.00
" " " " expense military enrollment,....		9,000.00
" " " " rifle ranges,....		.....
" " " " attendance C. N. G. ded. monument at N. Haven,....		.....
Quartermaster-General's Office, salaries,....		6,400.00
" " " " care public property,....		14,760.00
" " " " uniform compensation,....		11,000.00
" " " " officers' compensation,....		5,300.00
" " " " care of arms,....		2,000.00
" " " " freight and express charges,....		1,300.00
" " " " rifle ranges,....		2,500.00
" " " " Connecticut National Guard,....		20,000.00
" " " " care State Armories,....		32,000.00
" " " " armory rents,....		18,000.00
" " " " ammunition,....		4,000.00
" " " " transportation,....		13,000.00
" " " " uniform repairs,....		2,000.00
" " " " arsenal repairs,....		1,000.00
" " " " office expenses,....		1,000.00
" " " " contingent expenses,....		500.00
" " " " new uniforms,....		8,000.00
" " " " Niantic camp ground,....		5,000.00
" " " " naval militia,....		5,000.00
" " " " two machine guns at Bridgeport,....		.....
" " " " Coping in St. Bernard's Cemetery, N. Haven,....		.....
Amounts forward,.....		\$ 1,148,126.00

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
75,966.59	33,202.08	4,319.32	4,319.32	14,500.00	969,328.67	918,118.32	51,210.35	.....
4,500.00					12,500.00	11,603.55	896.45	.....
2,500.00					7,000.00	5,475.43	1,524.57	.....
.....					6,000.00	5,181.81	818.19	.....
2,000.00		351.08	.....	.....	6,351.08	6,351.08	.....	.....
.....			351.08	.....	9,648.92	8,234.82	1,414.10	.....
400.00	357.46	.....	.....	.....	2,757.46	2,757.46	.....	.....
.....	365.81	.....	.....	.....	1,365.81	1,365.81	.....	.....
.....					2,000.00	1,423.69	576.31	.....
.....					3,000.00	1,138.23	1,861.77	.....
.....					5,000.00	4,423.33	576.67	.....
.....		713.99	.....	.....	8,713.99	8,713.99	.....	.....
.....			713.99	.....	2,786.01	1,953.76	832.25	.....
.....					3,500.00	2,852.65	647.35	.....
.....					3,500.00	1,729.59	1,770.41	.....
.....					15,000.00	12,764.19	2,235.81	.....
500.00	500.00	.....	.....	.....	3,500.00	3,142.03	357.97	.....
500.00					1,500.00	1,378.80	121.20	.....
2,000.00	3,200.00	909.39	.....	.....	10,109.39	10,109.39	.....	.....
.....		200.62	.....	.....	4,200.62	4,200.62	.....	.....
.....			1,110.01	.....	3,389.99	3,026.48	363.51	.....
.....	50.00	.....	.....	.....	4,822.00	4,084.73	737.27	.....
.....					3,000.00	3,000.00	.....	.....
.....	6,000.00	.....	.....	.....	5,252.00	5,239.76	12.24	.....
.....					10,172.00	10,166.17	5.83	.....
.....					1,500.00	162.00	1,338.00	.....
.....					6,000.00	6,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					8,400.00	8,400.00	.....	.....
.....					7,010.00	7,010.00	.....	.....
.....					2,000.00	2,000.00	.....	.....
.....		4,000.00	.....	.....	13,000.00	13,000.00	.....	.....
.....				15,000.00	15,000.00	15,000.00	.....	.....
.....				3,500.00	3,500.00	3,500.00	.....	.....
.....					6,400.00	6,400.00	.....	.....
.....			2,000.00	.....	12,760.00	12,300.00	460.00	.....
.....		500.00	.....	.....	11,500.00	11,500.00	.....	.....
.....					5,300.00	5,300.00	.....	.....
.....					2,000.00	1,219.52	780.48	.....
.....		650.00	.....	.....	1,950.00	1,950.00	.....	.....
.....		1,600.00	.....	.....	4,100.00	4,100.00	.....	.....
.....			7,850.00	.....	12,150.00	12,100.00	50.00	.....
.....	200.00	4,500.00	.....	.....	36,700.00	36,700.00	.....	.....
.....		2,250.00	.....	.....	20,250.00	20,250.00	.....	.....
.....			1,000.00	.....	3,000.00	2,533.04	466.96	.....
.....			1,000.00	.....	12,000.00	10,627.39	1,372.61	.....
.....		37.30	.....	.....	2,037.30	2,037.30	.....	.....
.....			150.00	.....	850.00	850.00	.....	.....
.....	500.00	.....	.....	.....	1,500.00	1,200.00	300.00	.....
.....			37.30	.....	462.70	300.00	162.70	.....
.....			2,000.00	.....	6,000.00	2,575.00	3,425.00	.....
.....					5,000.00	3,800.00	1,200.00	.....
.....	141.70	4,000.00	.....	.....	9,141.70	9,141.70	.....	.....
.....				3,500.00	3,500.00	.....	.....	33,500.00
.....				600.00	600.00	.....	.....	600.00
88,366.59	44,017.05	24,531.70	20,531.70	37,100.00	1,321,609.64	1,241,991.64	75,518.00	4,100.00

Appropriated for		Amount Ap- propriated General Assembly 1903.
Amounts forward,	\$	1,148 126.00
Quartermaster-General's Office, rifle ranges, New Haven armory,		
Surgeon-General, salary,		1,000.00
" " office expenses,		100.00
" " medical stores,		600.00
Commissary-General, spring parades,		2,400.00
" " subsistence for encampment,		15,000.00
Paymaster-General, pay C. N. G. and Governor's staff,		78,286.00
" " pay C. N. G., May parade,		10,638.00
Armory and Arsenal Commission,		20,000.00
Armory Troop A, C. N. G., at New Haven,		
Common Schools,		985,500.00
High Schools, tuition fees,		30,000.00
Evening Schools,		5,000.00
Normal Schools,		140,000.00
Normal School Building, New Britain, completing and grading,*		2,857.68
" " " New Britain, changes and repairs,*		2,212.65
" " " New Haven, changes and repairs,*		1,459.90
" " " New Haven, coal bin and repairs,		
" " " New Britain, roof and repairs,		
" " " Willimantic,		2,500.00
" " " changes and repairs,*		577.96
" " " at Danbury,		100,000.00
" " " grading and improvements.		
Normal School at Danbury,		
State Board of Education, salary of Secretary,		7,000.00
" " " expense of Secretary,		1,200.00
" " " office expenses,		10,000.00
" " " salaries of clerks,		6,000.00
" " " salaries and expense special agents,		15,000.00
" " " salary of agent,		3,000.00
" " " expense of agent,		1,500.00
" " " expense of board,		500.00
" " " expense of library committee,		1,500.00
" " " public library committee, inspection and loan,		4,000.00
Insurance Commissioner, salary,		7,000.00
" " " actuary,		6,000.00
" " " chief clerk,		3,600.00
" " " first assistant clerk,		3,000.00
" " " second assistant clerk,		3,000.00
" " " third assistant clerk,		2,800.00
" " " inspector,		1,200.00
" " " clerical services per diem,		2,400.00
" " " extra clerical services,		14,600.00
" " " printing and stationery,		5,000.00
" " " incidentals,		5,000.00
" " " examination insurance companies,		12,000.00
" " " examination fraternal societies,		1,200.00
" " " legal expenses,		200.00
Railroad Commissioners, salaries,		18,000.00
" " " salary chief clerk,		3,600.00
" " " office and incidental expenses,		4,000.00
Bank Commissioners, salaries,		10,000.00
" " " expenses,		2,000.00
" " " incidentals,		300.00
Amounts forward,		2,700,858.19

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
88,366.59	44,017.05	24,531.70	20,531.70	37,100.00	1,321,609.64	1,241,991.64	75,518.00	4,100.00
				2,500.00	2,500.00			2,500.00
					1,000.00	1,000.00		
					100.00	100.00		
					600.00	600.00		
					2,400.00	2,400.00		
			6,000.00		9,000.00	7,800.00	1,200.00	
		1,200.00			79,486.00	79,486.00		
		800.00			11,438.00	11,438.00		
					20,000.00	16,200.00	3,800.00	
				15,000.00	15,000.00			15,000.00
					985,500.00	964,539.00	20,961.00	
12,000.00					42,000.00	41,371.98	628.02	
6,000.00					11,000.00	10,497.34	502.66	
		5,660.57			145,660.57	145,657.97	2.60	
					2,857.68	2,857.68		
					2,212.65	2,212.65		
					1,459.90	1,459.90		
				1,500.00	1,500.00			1,500.00
				5,500.00	5,500.00			5,500.00
					2,500.00	2,500.00		
					577.98	466.42	111.54	
				8,000.00	100,000.00	99,499.11	500.89	
20,000.00			5,660.57		8,000.00			8,000.00
					14,339.43	14,338.28	1.15	
					7,000.00	7,000.00		
					1,200.00	1,186.73	13.27	
					10,000.00	9,996.92	3.08	
5,000.00					6,000.00	6,000.00		
					20,000.00	19,689.59	310.41	
					3,000.00	3,000.00		
					1,500.00	1,305.35	194.65	
					500.00	110.84	389.16	
	457.55				1,957.55	1,957.55		
					4,000.00	3,999.77	.23	
					7,000.00	7,000.00		
					6,000.00	6,000.00		
					3,600.00	3,600.00		
					3,000.00	3,000.00		
					3,000.00	2,875.00	125.00	
					2,800.00	2,800.00		
					1,200.00		1,200.00	
					2,400.00	2,327.83	72.17	
					14,600.00	12,235.00	2,365.00	
					5,000.00	3,690.14	1,309.86	
					5,000.00	2,820.75	2,179.25	
					12,000.00	6,956.91	5,043.09	
					1,200.00	70.60	1,129.40	
					200.00	50.00	150.00	
					18,000.00	18,000.00		
					3,600.00	3,600.00		
	287.11				4,287.11	4,287.11		
					10,000.00	10,000.00		
					2,000.00	2,000.00		
200.00	321.85				821.85	821.85		
131,566.59	45,083.56	32,197.27	32,197.27	69,600.00	2,947,108.34	2,792,797.91	117,710.43	36,800.00

Appropriated for		Amount Approp- riated General Assembly 1903.
Amounts forward,.....		2,700,858.19
Bank Commissioners, books and maps,.....		500.00
Building and Loan Commissioner, salary,.....		5,000.00
" " " expenses,.....		1,000.00
" " " legal and incidental expenses,.....		250.00
Highway Commissioner, salary,.....		6,000.00
" " " traveling expenses,.....		2,400.00
" " " office expenses,.....		9,425.00
" " " inspection,.....		20,000.00
" " " public roads,*.....		110,731.65
" " " public roads,.....		450,000.00
Factory Inspector, salary,.....		5,000.00
" " " special agents,.....		14,000.00
" " " office and traveling expenses,.....		2,000.00
Bureau Labor Statistics, salary of commissioner,.....		5,000.00
" " " " chief clerk,.....		3,600.00
" " " " stenographer,.....		1,200.00
" " " " office and traveling expenses,.....		2,000.00
" " " " special agents,.....		4,000.00
" " " " free employment bureau,.....		20,000.00
School Fund Commissioner, salary,.....		5,000.00
" " " " chief clerk,.....		3,600.00
" " " " assistant clerk,.....		2,800.00
" " " " office expenses,.....		3,000.00
" " " " real estate expenses,.....		2,000.00
" " " " legal expenses,.....		800.00
" " " " expense agricultural college fund,.....		600.00
" " " " deficiency agricultural college fund,.....		
Fish and Game Commissioners, salaries,.....		1,800.00
" " " " expenses,.....		1,800.00
" " " " clerical,.....		400.00
" " " " hatcheries,.....		3,000.00
" " " " propagation,.....		8,000.00
" " " " establishment of game preserves,.....		2,000.00
" " " " lobster propagation,.....		
Shell-Fish Commissioners, salaries and expense,.....		3,000.00
" " " " salary clerk,.....		2,800.00
" " " " office and incidental expenses,.....		1,000.00
" " " " assessment and collection of taxes,.....		800.00
" " " " engineering services,.....		500.00
" " " " special engineering,.....		500.00
" " " " oyster police,.....		5,600.00
" " " " inspecting and buoying,.....		2,500.00
" " " " mud dumping,.....		500.00
" " " " building and repairing signals,.....		1,000.00
Dairy Commissioner, salary,.....		3,000.00
" " " " expenses,.....		2,000.00
Deputy Dairy Commissioner, salary,.....		2,400.00
" " " " expenses,.....		1,600.00
Commissioner of Domestic Animals, salary,.....		3,000.00
" " " " expenses and assistance,.....		3,500.00
" " " " cattle condemned,.....		6,000.00
Pharmacy Commissioners, salaries,.....		1,800.00
" " " " expenses,.....		800.00
" " " " clerical,.....		200.00
Amounts forward,.....		\$ 3,440,264.19

*From accounts for 1901 and 1903.

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
131,566.59	45,083.56	32,192.27	32,192.27	69,600.00	2,947,108.34	2,792,797.91	117,710.43	36,600.00
					500.00	237.35	262.65	
					5,000.00	5,000.00		
					1,000.00	1,000.00		
					250.00	157.40	92.60	
					6,000.00	6,000.00		
					2,400.00	1,463.44	936.56	
300.00					9,725.00	9,721.95	3.05	
					20,000.00	19,374.52		625.48
					110,731.65	105,177.31		5,554.34
					450,000.00	317,922.29		132,077.71
					5,000.00	5,000.00		
200.00					14,000.00	13,195.04	804.96	
					2,200.00	2,199.83	.17	
					5,000.00	5,000.00		
					3,600.00	3,600.00		
		275.00			1,475.00	1,475.00		
					2,000.00	1,653.91	346.09	
					4,000.00	3,534.97	465.03	
			275.00		19,725.00	17,662.52	2,062.48	
					5,000.00	5,000.00		
					3,600.00	3,600.00		
					2,800.00	2,800.00		
					3,000.00	2,895.61	104.39	
					2,000.00		2,000.00	
					800.00	395.00	405.00	
1,100.00					1,700.00	1,624.52	75.48	
4,900.00					4,900.00	4,900.00		
		81.00			1,881.00	1,881.00		
			81.00		1,719.00	1,495.98	223.02	
					400.00	400.00		
					3,000.00	2,998.08	1.92	
					8,000.00	8,000.00		
					2,000.00		2,000.00	
				10,000.00	10,000.00		10,000.00	
					3,000.00	3,000.00		
					2,800.00	2,800.00		
					1,000.00	998.67	1.33	
					800.00	799.40	.60	
					500.00	490.00		
					500.00	500.00	10.00	
					5,600.00	5,558.00	42.00	
					2,500.00	2,497.44	2.56	
600.00	913.74				2,013.74	2,013.74		
					1,000.00	988.75	11.25	
					3,000.00	3,000.00		
325.00			345.32		1,979.68	1,959.10	20.58	
	50.00				2,450.00	2,450.00		
		345.32			1,945.32	1,945.32		
	62.50				3,062.50	3,062.50		
1,000.00	109.64				4,609.64	4,609.44	.20	
4,000.00	1,000.00				11,000.00	10,987.50	12.50	
					1,800.00	1,350.00	450.00	
					800.00	610.85	189.15	
					200.00	162.55	37.45	
143,991.59	47,219.44	32,893.59	32,893.59	79,600.00	3,711,075.87	3,397,946.89	138,271.45	174,857.53

Appropriated for	Amount Ap- propriated General Assembly 1903.
Amounts forward,.....	\$ 3,440,284.84
Tax Commissioner, salary and expenses,.....	9,800.00
Boundary Line Commission.....	
Israel Putnam Memorial Camp, expense of commissioners and care grounds,...	4,000.00
Commissioners on Uniformity of State Legislation,.....	2,000.00
Connecticut River Bridge and Highway District,.....	60,000.00
Commissioners of Sculpture,.....	10,000.00
Board of Mediation and Arbitration,.....	500.00
Fort Griswold Tract Commission,.....	500.00
Commission on repairs of Capitol,.....	50,000.00
Special Commissioners,.....	3,000.00
State Auditors,.....	3,000.00
Louisiana Purchase Exposition,.....	78,100.00
Connecticut Agricultural College, current expenses,.....	40,000.00
" " Storrs' Experiment Station,.....	3,800.00
" " Experiment Station, current expenses,.....	20,000.00
" " " state entomologist,.....	6,000.00
" " " food investigation,.....	5,000.00
State Board of Agriculture, current expenses,.....	7,000.00
" " agricultural societies,.....	11,600.00
Connecticut Pomological Society,.....	2,000.00
Connecticut Sheep Breeders' Association,.....	500.00
Connecticut Dairymen's Association,.....	2,000.00
Fox Bounties,.....	5,000.00
State Forester, reforestation of lands,.....	2,000.00
Connecticut State Prison, deficiency in earnings,.....	80,000.00
Connecticut Prison Association, salary of agent,.....	600.00
" " discharged prisoners,.....	5,400.00
Board of Pardons, expense and clerk's salary,.....	1,000.00
Board of Prisoners in County Jails,.....	215,000.00
Board of Children in County Homes, Hartford County,.....	24,000.00
" " " New Haven County,.....	30,000.00
" " " New London County,.....	14,500.00
" " " Fairfield County,.....	30,000.00
" " " Windham County,.....	14,000.00
" " " Litchfield County,.....	10,000.00
" " " Middlesex County,.....	14,000.00
" " " Tolland County,.....	9,000.00
Connecticut School for Boys,.....	135,000.00
Connecticut Industrial School for Girls,.....	89,480.00
" " " repairs and improvements,.....	
Education of Deaf and Dumb,.....	55,000.00
Education of Blind,.....	50,000.00
Connecticut Industrial Home for the Blind,.....	15,000.00
Connecticut Hospital for the Insane,.....	260,000.00
" " " completing and furnishing building,*.....	12,500.00
" " " alterations and repairs,*.....	
" " " contagious ward,.....	
Norwich Hospital for the Insane, building,*.....	90,300.00
" " " water supply,.....	
Connecticut School for Imbeciles,.....	43,000.00
" " " completion of sewerage plant,*.....	1,000.00
Connecticut Reformatory Commission,.....	50,000.00
Connecticut Humane Society,.....	4,000.00
William W. Backus Hospital, Norwich,.....	10,000.00
Amounts forward,.....	\$ 5,028,444.84

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1906.	Total Amount Approved.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
143,991.59	47,219.44	32,893.59	32,893.59	79,600.00	3,711,075.87	3,397,946.89	138,271.45	174,857.53
					9,600.00	8,556.62	1,043.38	
				7,000.00	7,000.00			7,000.00
					4,000.00	3,996.33	3.67	
					2,000.00	326.47	1,673.53	
					60,000.00	57,178.33	2,821.67	
					10,000.00	9,646.00	354.00	
	216.30				716.30	716.30		
					500.00	431.20	68.80	
				18,005.00	68,005.00	49,728.57		18,276.43
					3,000.00	451.65	2,548.35	
1,000.00					4,000.00	3,999.89	.11	
	15,736.15				93,836.15	93,836.15		
	1,875.00				41,875.00	41,875.00		
					3,600.00	3,600.00		
					20,000.00	20,000.00		
					6,000.00	6,000.00		
					5,000.00	5,000.00		
					7,000.00	7,000.00		
					11,600.00	11,600.00		
					2,000.00	2,000.00		
500.00					1,000.00	886.49	113.51	
					2,000.00	2,000.00		
600.00					5,600.00	5,548.46	51.54	
					2,000.00	1,961.51	38.49	
					80,000.00	49,281.54	30,718.46	
					600.00	600.00		
					5,400.00	5,400.00		
					1,000.00	753.24	246.76	
					215,000.00	211,783.49	3,216.51	
					24,000.00	21,523.40	2,476.60	
6,000.00					36,000.00	34,512.97	1,487.03	
1,800.00					16,300.00	15,435.55	864.45	
20,000.00					50,000.00	41,090.94	8,909.06	
					14,000.00	10,008.31	3,991.69	
1,400.00	237.89				11,637.89	11,637.89		
					14,000.00	11,284.46	2,715.54	
					9,000.00	8,614.55	385.45	
4,000.00					139,000.00	137,690.60	1,309.40	
	2,127.45				91,607.45	91,607.45		
				5,000.00	5,000.00	5,000.00		
1,100.00	644.08				56,744.08	56,744.08		
					50,000.00	47,580.50	2,419.50	
					15,000.00	15,000.00		
41,000.00	12,784.28				313,784.28	313,784.28		
	6,000.00				12,500.00	12,500.00		
					6,000.00	6,000.00		
10,000.00	71,000.00			20,000.00	20,000.00			20,000.00
				10,000.00	171,300.00	171,300.00		
7,000.00	2,614.21				10,000.00	9,000.00		1,000.00
					52,614.21	52,614.21		
					1,000.00	1,000.00		
					50,000.00	11,848.47	38,151.53	
					4,000.00	4,000.00		
					10,000.00	6,250.00	3,750.00	
238,391.59	160,254.80	32,893.59	32,893.59	139,605.00	5,566,696.23	5,097,931.79	247,630.48	221,133.96

Appropriated for	Amount Appropriated General Assembly 1903.
Amount forward.....	5,028,444 84
Bridgeport Hospital,.....	10,000 00
Danbury Hospital,.....	10,000 00
Day-Kimball Hospital, Putnam,.....	6,000 00
General Hospital Society of Connecticut, New Haven,.....	20,000 00
Grace Hospital,.....	10,000 00
Greenwich Hospital, building,.....	25,000 00
Hartford Hospital,.....	20,000 00
Hartford Hospital for Pulmonary Tuberculosis,.....	10,000 00
Litchfield County Hospital of Winchester,.....	6,000 00
Meriden Hospital,.....	6,000 00
Meriden Hospital, buildings,.....	20,000 00
Middlesex Hospital, Middletown,.....	6,000 00
Middlesex Hospital, Middletown, establishing a general hospital for Middle's Co.	20,000 00
New Britain General Hospital,.....	10,000 00
New Britain General Hospital, addition to buildings,.....	12,000 00
New Haven County Anti-Tuberculosis Hospital, buildings,.....	25,000 00
New London Memorial Hospital,.....	10,000 00
Norwalk Hospital,.....	10,000 00
St. Francis Hospital,.....	10,000 00
Stamford Hospital,.....	10,000 00
Waterbury Hospital,.....	10,000 00
Commission for Care and Treatment of Epileptics,.....	
State Board of Charities, salary Secretary,.....	3,600 00
" " expense of Board and Secretary,.....	3,400 00
" " pay of agents,.....	2,000 00
Sick and Wounded Soldiers,.....	192,000 00
Sick and Wounded Soldiers, not in Fitch Home,.....	10,000 00
Fitch's Home, water supply,.....	7,500 00
" " conduits for steam pipes,*.....	2,000 00
" " repairing sewer,.....	4,000 00
" " buildings, repairs and additions,*.....	7,500 00
" " purchase of land,.....	
Soldiers' Children,.....	3,200 00
Deceased Soldiers,.....	25,000 00
State Firemen's Association,.....	22,000 00
Health Officer, Hartford County,.....	3,600 00
" " New Haven County,.....	3,500 00
" " New London County,.....	1,600 00
" " Fairfield County,.....	3,000 00
" " Windham County,.....	1,200 00
" " Litchfield County,.....	1,500 00
" " Middlesex County,.....	1,000 00
" " Tolland County,.....	1,200 00
State Board of Health, salary of Secretary,.....	4,000 00
" " expense,.....	5,000 00
" " investigation pollution of streams,.....	2,000 00
" " investigation summer resorts,.....	2,000 00
Temporary Examiner Public Records, salary,.....	
" " expenses,.....	
Taxes refunded,.....	2,000 00
Separating Grade Crossings,.....	10,000 00
Maintaining Drawbridges,.....	11,000 00
Deferred claims,.....	785 77
Connecticut Historical Society,.....	2,000 00
Amount forward.....	5,632,030 61

*From accounts for 1901 and 1903.

Deficit Appropriation General Assembly 1905.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1905.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
238,391.59	160,254.80	32,893.59	32,893.59	139,605.00	5,566,896.23	5,097,931.79	247,630.48	221,133.96
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					6,000.00	6,000.00		
					20,000.00	20,000.00		
					10,000.00	10,000.00		
					25,000.00	25,000.00		
					20,000.00	20,000.00		
					10,000.00		10,000.00	
					6,000.00	6,000.00		
					6,000.00	6,000.00		
					20,000.00	20,000.00		
					6,000.00	4,062.50	1,937.50	
					20,000.00	20,000.00		
					10,000.00	10,000.00		
					12,000.00	12,000.00		
					25,000.00	25,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
					10,000.00	10,000.00		
				300.00	300.00			300.00
					3,600.00	3,600.00		
					3,400.00	3,238.13	161.87	
					2,000.00	1,722.00	278.00	
28,000.00		3,000.00			223,000.00	223,000.00		
12,000.00	1,200.00		3,000.00		20,200.00	20,200.00		
				10,000.00	17,500.00	16,000.00	1,500.00	
					2,000.00	2,000.00		
					4,000.00			4,000.00
					7,500.00	7,500.00		
				3,500.00	3,500.00	3,460.00	40.00	
					3,200.00	2,363.25	836.75	
					25,000.00	22,309.90	2,690.10	
					22,000.00	21,253.00	747.00	
600.00					4,200.00	4,199.70	.30	
600.00					4,100.00	3,987.52	112.48	
					1,600.00	773.53	826.47	
					3,000.00	1,702.26	1,297.74	
					1,200.00	970.28	229.72	
					1,500.00	1,282.33	217.67	
					1,000.00	1,000.00		
200.00					1,400.00	1,397.40	2.60	
					4,000.00	4,000.00		
	3,000.00				8,000.00	8,000.00		
	3,000.00				5,000.00	4,375.00	625.00	
					2,000.00	1,250.00	750.00	
				4,000.00	4,000.00	255.54		3,744.46
				2,000.00	2,000.00	163.42		1,836.58
	139.29				2,139.29	2,139.29		
					10,000.00		10,000.00	
1,000.00					12,000.00	12,000.00		
					785.77	785.77		
					2,000.00	2,000.00		
280,791.59	167,594.09	35,893.59	35,893.59	159,405.00	6,239,821.29	5,728,922.61	279,883.68	231,015.00

Appropriated for	Amount Approp- riated General Assembly 1903.
Amount forward.....	\$ 5,632,030.61
Trustees Henry Whitfield House.....	1,200.00
Anna Warner Bailey Chapter D. A. R.,.....	600.00
Monument 1st Light Battery, 6th and 10th Infantry, C. V.,.....	4,000.00
Statue of John Winthrop.....	10,000.00
Memorial to Joseph R. Hawley.....	
Memorial to Orville H. Platt.....	
Soldiers' Monument in Prospect.....	
Medals for 1st, 2d and 3d Regiments, C. V.,*.....	1,314.65
Monument 1st Connecticut Cavalry.....	3,000.00
Andersonville Monument.....	
State Geological and Natural History Survey.....	3,000.00
State Paupers.....	16,000.00
Printing and Circulating Public Documents.....	110,000.00
Capitol furniture and grounds.....	105,000.00
Sundry purposes.....	50,000.00
Vaults, Capitol building.....	
Ferry boat, towns of Old Lyme and Old Saybrook.....	
Commission for Grading Addition to Capitol grounds.....	
Taylor's Legislative History and Souvenir.....	
Manwarring's Early Connecticut Probate Records.....	
Norwich Hospital for Insane.....	
Clerk of Bills.....	
Engrossing Clerk.....	
Stenographers, General Assembly, 1905.....	
Transportation, General Assembly, 1905.....	
Silver Service. Battleship "Connecticut,".....	
Total.....	5,936,145.26
Grants by General Assembly, 1905.....	
" " Senate, 1905.....	
" " House, 1905.....	
Total.....	\$

*Brought from accounts for 1901 and 1903.

Deficit Approp- riation General Assembly 1905.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1905.	Total Amount Appro'ated.	Amount Paid by Civil List Orders.	Amount Covered Back April 1, 1906.	Amount Carried to Acc't for 1905 and 1907.
290,791.59	167,594.09	35,893.59	35,893.59	159,405.00	6,239,821.29	5,728,922.61	279,883.68	231,015.00
300.00					1,200.00	1,200.00		
					900.00	900.00		
					4,000.00	4,000.00		
					10,000.00	10,000.00		
				2,500.00	2,500.00			2,500.00
				2,500.00	2,500.00			2,500.00
				1,000.00	1,000.00			1,000.00
					1,314.65	327.60	987.15	
					3,000.00			3,000.00
				6,000.00	6,000.00			6,000.00
					3,000.00	2,694.31		305.69
					16,000.00	9,818.02	6,181.98	
31,000.00	22,594.16				163,594.16	163,594.16		
19,000.00					124,000.00	119,135.08	4,864.92	
80,000.00	81,263.85				211,263.85	210,401.39	862.46	
				25,000.00	25,000.00	298.94		24,701.06
				4,000.00	4,000.00	4,000.00		
				30,000.00	30,000.00			30,000.00
				2,000.00	2,000.00			2,000.00
				1,900.00	1,900.00			1,900.00
				406,060.00	406,060.00	16,242.31		389,817.69
2,500.00					2,500.00	2,500.00		
2,500.00					2,500.00	2,500.00		
				7,750.00	7,750.00	7,491.37	258.63	
				28,000.00	28,000.00	24,858.31	3,141.69	
				5,000.00	5,000.00			5,000.00
416,091.59	271,452.10	35,893.59	35,893.59	681,115.00	7,304,803.95	6,308,884.00	296,180.51	699,739.44
						265,937.31		
						37,253.25		
						94,880.41		
						6,706,954.97		

RECAPITULATION.

Appropriated by General Assembly, 1903,.....	\$5,936,145.26
Deficit Appropriation by General Assembly, 1905.....	416,091.59
Additional Appropriation by Board of Control,.....	271,452.10
Addition by Transfer by Board of Control,.....	35,893.59

Deduction by Transfer by Board of Control,.....	\$6,659,582.54
	35,893.59

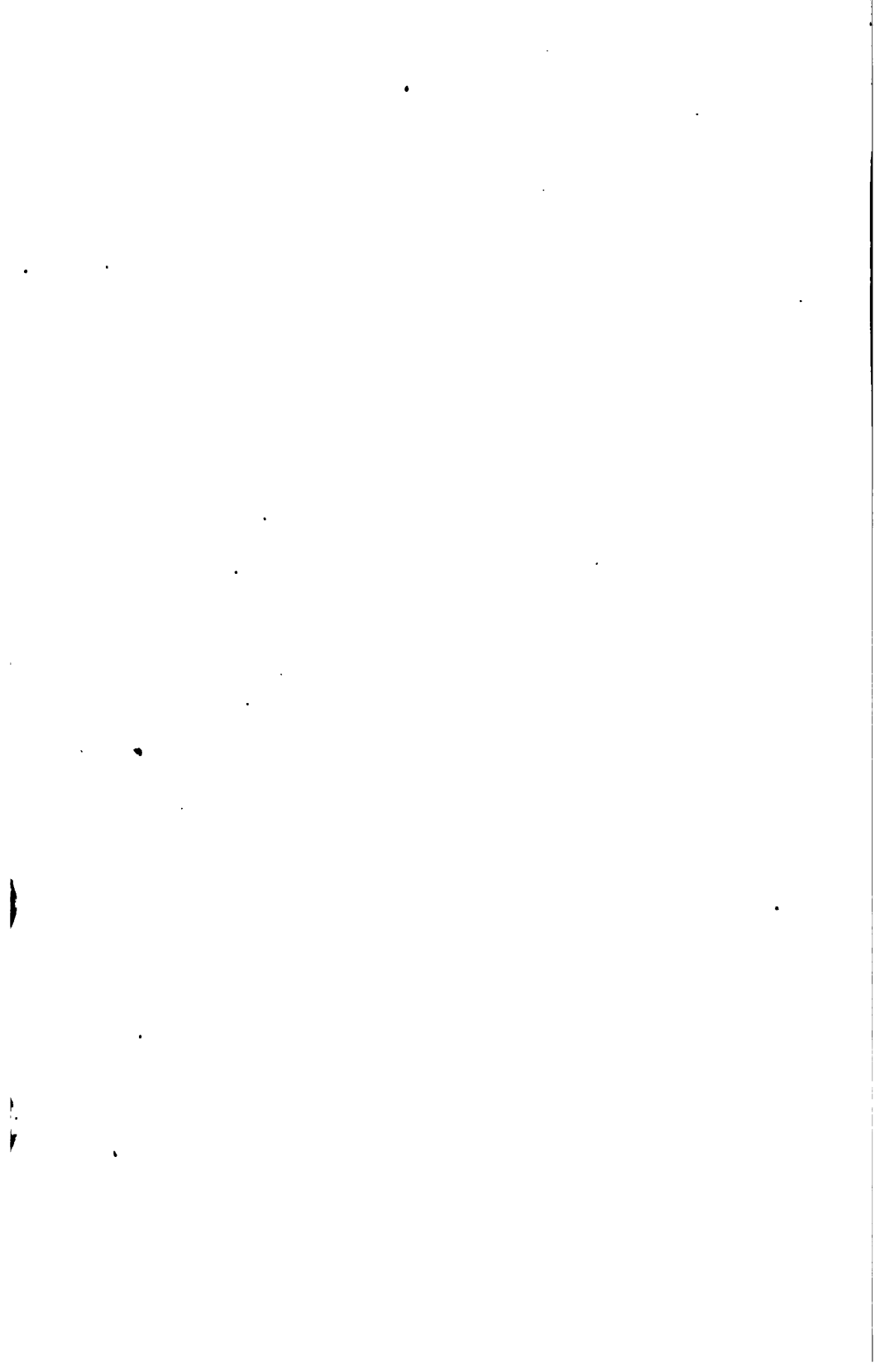
Appropriation by General Assembly, 1905 (immediately available),.....	\$6,623,688.95
	681,115.00

Grants by General Assembly, Senate and House, 1905,	\$7,304,803.95
	\$398,070.97

RECAPITULATION.

Amount paid by Civil List Orders,.....	\$6,308,884.00
Amount covered back, April 1st, 1906,.....	296,180.51
Amount carried to Account for 1905 and 1907,.....	699,739.44

\$7,304,803.95



State of Connecticut

PUBLIC DOCUMENT No. 48

REPORT

OF THE

TAX COMMISSIONER

1906

HARTFORD PRESS:

THE CASE, LOCKWOOD & BRAINARD COMPANY

1907.

PUBLICATION

APPROVED BY

THE BOARD OF CONTROL.

REPORT.

HARTFORD, CONN., December 15, 1906.

To his Excellency, HENRY ROBERTS, Governor:

Acting under Section 2414 of the General Statutes, I have the honor to make my biennial report relating to taxation, for the consideration of the General Assembly:

The assessment of taxes in a large number of the towns in this State is in a deplorable condition, and calls for effective legislation. The assessors, who are required under the present law to assess property at its present true and just value, simply copy off the valuations placed on the property the year before, and this practice has continued so long in most towns that any suggestion that the assessors comply with the law, in regard to making a true assessment of property within their towns, receives no consideration whatever.

The only excuse given by the assessors in the several towns for the present condition of listing property anywhere from 30 to 75 per cent. of its true value, for assessment purposes, is that they have not sufficient time between the time required by law for the return of the assessment lists, and the time fixed by law for the completion of their labors. But even this excuse cannot be offered by the larger towns, whose assessors devote their entire time to the duties of their office, and who are among the most flagrant offenders.

An examination of land records, in the several towns, disclosed the fact that some property was mortgaged for more than it was valued at for the purposes of taxation. The present system prevailing in most towns of the State of valuing property at a certain percentage of its actual value, with a corresponding high rate of taxation, works an injustice to the owners of small property holdings.

I recommend that it be made a part of the duty of the Tax

Commissioner to have supervision over the assessment of taxation in the several towns in the State, with adequate powers to enforce the provisions of the present law regarding taxation.

CORPORATION TAXES.

The statement of the finances of the State will show that its only revenue from all sources of taxation amounts to about three and one-half millions of dollars, and the annual expenses are so near to that amount that rigid economy in the appropriation of public money by the General Assembly must be observed in order that the State will not have to increase its present debt, devise new methods of taxation, or increase its present tax rate. I take it for granted that public opinion in this State will not warrant the General Assembly in making appropriations that will add materially to the present indebtedness of the State. So if large appropriations for public purposes are to be made, the General Assembly will have to provide for a State tax on the several towns, or increase the present rate of taxation on the corporations that are, at present, furnishing the greater part of the State revenues.

It is my opinion that circumstances do not warrant any increase in the present rate of taxation on corporations, and that such an increase would work an injustice to their stockholders. It is only fair to say that some corporations in this State are not quite satisfied with the present method of taxing their stock at its full market value where the market value is far in excess of the book value of the stock. After a study of the different methods of taxation in the several states, I have come to the conclusion that, under existing conditions, our method of taxation is as fair and equitable as any that can be devised.

At the present time I am opposed to any reduction of taxes on savings banks, which reduction was refused by the last General Assembly. All property in the State should bear its just proportion of the expenses of running the government. It is common knowledge that persons of wealth are depositing their money in different savings banks as a means of investment, and during the past year in one instance a depositor had over forty thousand dollars deposited in six savings banks. Nor is this an isolated case, as the records in the Treasurer's office will show. The argument here-

tofore advanced that the present rate of interest cannot be maintained unless the tax is reduced is offset by the fact that during the past year several savings banks in this State have raised their rate of interest to four per cent.

The nominal tax on automobiles should be increased to such an amount as to compensate the State, in some measure, for the destruction and damage caused by said automobiles to the public highways throughout the State.

SUCCESSION TAXES.

In nearly every state in the Union an inheritance tax is now collected from the estate of decedents, and that form of taxation is now practiced in this State. From an examination of the inheritance tax laws in the several states, I recommend for the consideration of the General Assembly a graduated inheritance tax on estates of decedents, and, if such a law is not enacted, then an increase in the rate of taxation as applied to collateral inheritances, or a decrease in the amount now exempted from taxation under the present law. I also recommend that the present law be so amended that when an exemption for certain specific expenses connected with the settlement of an estate is allowed and taken advantage of in the state where the decedent died, and administration has been taken out in said state, that no similar deduction for said expenses be allowed in this State.

I wish to call the attention of the General Assembly to a practice, which has been growing of late years, of making exemptions from taxation of property belonging to fraternal corporations. This practice is wrong in principle and should be discontinued.

Respectfully submitted,

FRANK E. HEALY,

Tax Commissioner.

Statement showing the amounts received by the towns under the Corporation Tax Law of 1901, for the years 1902, 1903, 1904, and 1905.

	1902.	1903.	1904.	1905.
Andover, . . .	\$502.43	\$576.97	\$590.98	\$879.57
Ansonia, . . .	3,348.26	3,390.45	3,304.45	3,375.28
Ashford, . . .	457.03	507.61	517.50	583.42
Avon, . . .	887.95	944.62	971.27	1,121.95
Barkhamsted, .	62.25	57.05	55.58	41.19
Beacon Falls, .	.....	.....	9.00	19.04
Berlin, . . .	1,502.75	1,760.50	1,827.72	2,026.58
Bethany, . . .	203.49	174.61	181.97	192.21
Bethel, . . .	1.68	17.81	11.03	7.39
Bethlehem, . .	165.36	184.66	149.02	153.08
Bloomfield, . .	431.05	368.22	613.78	678.43
Bolton, . . .	130.02	162.10	85.42	147.46
Bozrah, . . .	101.87	77.44	75.83	79.52
Branford, . . .	1,054.62	1,154.05	1,186.02	1,297.98
Bridgeport, . .	17,568.93	18,302.81	18,366.12	19,509.07
Bridgewater, . .	608.64	604.76	472.86	424.68
Bristol, . . .	6,494.63	6,862.04	6,674.17	7,008.84
Brookfield, . .	286.64	278.75	277.97	287.58
Brooklyn, . . .	1,070.86	1,093.57	1,050.66	902.21
Burlington, . .	42.18	43.08	43.68	40.70
Canaan, . . .	1,011.73	1,112.64	1,058.34	616.58
Canterbury, . .	119.57	116.89	110.34	118.41
Canton, . . .	881.76	915.27	894.03	751.69
Chaplin, . . .	266.95	238.93	230.24	247.62
Chatham, . . .	164.89	71.57	64.73	62.54
Cheshire, . . .	647.61	669.55	584.65	618.12
Chester, . . .	604.92	607.76	614.20	644.20
Clinton, . . .	1,368.96	1,374.00	1,378.68	1,401.60
Colchester, . .	352.35	348.83	337.08	348.12
Colebrook, . . .	70.88	71.90	41.15	32.77

	1902.	1903.	1904.	1905.
Columbia, .	30.82	31.62	22.61	25.67
Cornwall, .	57.80	125.75	235.00	256.70
Coventry, .	434.98	443.20	457.46	304.35
Cromwell, .	825.53	823.42	849.99	908.29
Danbury, .	2,278.04	2,480.47	2,546.48	2,685.25
Darien, .	345.38	391.83	284.50	311.97
Derby, .	2,956.02	2,966.12	2,883.89	2,900.11
Durham, .	208.82	231.49	202.68	194.86
Eastford, .	32.73	32.88	32.04	33.40
East Granby, .	311.73	310.99	227.73	251.74
East Haddam, .	3,500.21	3,797.63	3,670.84	3,897.77
East Hartford, .	2,117.26	2,352.19	2,493.33	2,718.64
East Haven, .	174.36	131.00	129.93	123.04
East Lyme, .	162.97	156.82	139.89	131.16
Easton, .	185.04	179.67	194.69	192.83
East Windsor, .	797.19	866.98	964.58	347.47
Ellington, .	609.01	547.36	895.00	975.98
Enfield, .	3,191.86	3,501.48	3,553.91	3,722.04
Essex, .	1,157.71	1,257.03	1,255.80	1,322.29
Fairfield, .	2,239.92	1,214.27	1,239.91	1,247.95
Farmington, .	4,254.09	4,631.68	4,713.56	4,948.96
Franklin, .	110.71	103.93	108.57	104.90
Glastonbury, .	1,166.85	1,159.27	1,228.52	1,383.24
Goshen, .	1,174.31	1,278.40	1,188.47	1,333.13
Granby, .	325.70	352.54	344.94	217.48
Greenwich, .	983.37	983.06	1,083.43	1,053.47
Griswold, .	1,858.14	1,610.44	1,352.12	1,371.29
Groton, .	3,341.22	3,423.56	3,332.36	3,630.21
Guilford, .	895.19	909.99	865.39	899.32
Haddam, .	513.72	422.31	389.20	420.52
Hamden, .	68.23	66.28	68.61	80.45
Hampton, .	59.86	53.28	47.55	51.60
Hartford, .	208,574.70	244,104.79	254,232.52	287,600.51
Hartland, .	9.97	12.47	12.47	13.43
Harwinton, .	24.10	13.86	13.49	11.48
Hebron, .	134.29	142.65	144.94	164.46
Huntington, .	762.92	740.36	720.81	751.18
Kent, .	72.53	74.25	70.37	64.80

	1902.	1903.	1904.	1905.
Killingly, .	521.61	532.17	530.20	531.72
Killingworth, .	2.98	2.98	.98	.97
Lebanon, .	614.59	617.26	599.65	638.20
Ledyard, .	285.61	269.05	258.70	258.56
Lisbon, .	226.23	224.77	199.41	269.37
Litchfield, .	2,396.79	2,628.54	2,529.00	2,354.98
Lyme, .	258.17	306.08	280.40	295.58
Madison, .	587.76	609.69	554.55	530.74
Manchester, .	4,429.06	5,115.89	5,235.40	6,401.31
Mansfield, .	107.63	116.13	111.86	117.86
Marlborough, .	26.75	26.62	24.41	29.17
Meriden, .	6,663.63	7,060.33	6,866.79	7,055.83
Middlebury, .	184.54	139.86	116.90	103.95
Middlefield, .	144.68	136.28	147.34	145.23
Middletown, .	10,551.06	10,651.65	10,872.88	10,697.51
Milford, .	893.79	875.65	810.81	826.82
Monroe, .	414.76	416.37	385.24	366.02
Montville, .	315.35	312.37	303.83	322.98
Morris, .	14.79	11.90	12.37	11.60
Naugatuck, .	2,590.05	2,539.75	2,751.57	2,807.76
New Britain, .	6,634.08	6,977.08	7,112.54	7,806.43
New Canaan, .	753.03	711.70	948.78	994.75
New Fairfield, .	96.74	99.63	98.76	103.50
New Hartford, .	156.15	158.04	140.03	152.50
New Haven, .	40,815.13	42,136.95	39,361.54	44,652.74
Newington, .	436.28	457.65	462.66	504.35
New London, .	9,494.02	9,505.18	8,998.03	9,208.94
New Milford, .	2,143.91	2,135.35	2,110.30	2,072.11
Newtown, .	1,157.16	1,169.83	1,169.19	1,222.29
Norfolk, .	1,576.90	1,530.89	1,515.78	1,716.10
North Branford, .	135.76	125.39	126.18	95.73
North Canaan, .	173.20	197.29	278.20	268.81
North Haven, .	329.96	330.45	305.50	347.02
North Stonington, .	514.32	342.10	274.07	279.33
Norwalk, .	5,111.37	5,378.70	5,356.53	5,659.27
Norwich, .	11,122.46	10,650.59	10,376.99	11,782.26
Old Lyme, .	325.17	313.79	377.16	364.03
Old Saybrook, .	248.21	272.11	264.27	278.14

	1902.	1903.	1904.	1905.
Orange, . .	407.71	444.86	478.84	536.26
Oxford, . .	96.08	90.48	103.38	63.69
Plainfield, .	1,048.77	1,066.41	1,083.63	1,183.55
Plainville, .	143.13	133.47	128.22	134.99
Plymouth, .	697.53	796.62	461.56	545.42
Pomfret, .	224.64	225.17	197.15	192.31
Portland, .	1,912.10	2,030.64	2,001.09	2,105.39
Preston, .	83.48	79.16	80.16	99.78
Prospect, .	91.71	85.63	65.08	84.44
Putnam, .	1,461.67	1,402.29	1,385.21	1,431.06
Redding, .	121.76	136.91	129.08	130.20
Ridgefield, .	553.76	556.75	558.73	947.35
Rocky Hill, .	175.75	185.85	189.47	223.32
Roxbury, .	198.15	211.61	215.15	234.62
Salem, .	37.46	37.47	38.25	38.42
Salisbury, .	812.88	816.54	811.96	1,455.11
Saybrook, .	1,147.50	1,138.56	1,106.27	1,123.25
Scotland, .	151.71	149.26	145.96	112.50
Seymour, .	864.08	865.43	628.34	950.23
Sharon, .	162.45	147.97	143.89	144.71
Sherman, .	203.15	187.14	179.52	173.69
Simsbury, .	3,064.30	4,570.71	4,671.61	5,299.53
Somers, .	1,227.77	1,435.14	1,529.80	1,602.57
Southbury, .	458.94	453.16	413.32	362.82
Southington, .	2,940.09	2,987.60	2,895.58	3,021.56
South Windsor, .	2,322.43	2,724.92	2,252.29	3,213.58
Sprague, .	105.53	110.02	112.91	121.00
Stafford, .	1,419.89	1,641.20	1,662.30	1,904.44
Stamford, .	8,985.46	9,325.34	10,420.93	12,288.03
Sterling, .	.....	.85	.85	.82
Stonington, .	3,631.01	3,533.26	2,995.28	2,497.39
Stratford, .	1,253.77	1,237.77	1,164.76	1,252.69
Suffield, .	11,218.82	14,050.60	14,676.25	16,729.53
Thomaston, .	1,626.78	1,691.18	1,686.40	1,718.08
Thompson, .	355.09	377.50	389.15	425.39
Tolland, .	337.91	357.73	333.19	255.52
Torrington, .	2,388.91	2,412.33	2,364.84	2,551.47
Trumbull, .	887.03	902.79	893.09	888.62

	1902.	1903.	1904.	1905.
Union, . .	3.46	3.45	3.30	3.29
Vernon, . .	15,287.36	17,782.21	18,350.94	20,897.57
Voluntown, .	3.15	3.15	.....	.....
Wallingford, .	1,234.47	1,257.96	1,181.55	1,316.07
Warren, . .	8.38	8.51	14.92	6.50
Washington, .	58.73	54.47	52.78	77.12
Waterbury, .	6,417.34	7,134.18	6,823.54	6,820.20
Waterford, .	228.88	219.75	202.86	196.59
Watertown, .	1,719.78	1,711.81	1,698.48	1,770.61
Westbrook, .	382.30	387.59	366.39	390.10
West Hartford, .	18,822.09	23,749.50	23,253.84	25,516.21
Weston, . .	63.97	65.05	50.17	48.75
Westport, . .	2,022.54	1,873.02	1,931.51	1,931.24
Wethersfield, .	3,580.62	4,155.22	4,320.70	4,804.60
Willington, .	.....	2.74	2.71	3.13
Wilton, . .	659.94	629.41	590.74	617.03
Winchester, .	5,298.36	5,346.81	5,340.59	5,784.06
Windham, . .	1,643.55	1,842.54	1,913.07	1,920.00
Windsor, . .	2,581.36	2,691.78	2,460.42	2,808.59
Windsor Locks, .	2,820.11	3,296.81	3,635.95	4,333.78
Wolcott, . .	20.93	16.21	15.55	15.82
Woodbridge, .	138.57	167.00	158.59	178.13
Woodbury, . .	926.62	920.50	877.53	850.87
Woodstock, . .	423.49	435.03	367.06	368.35
Nonresident stock, .	118,139.22	140,125.88	140,035.51	156,401.97
Total, . .	\$634,116.73	\$711,580.90	\$718,086.75	\$794,648.29

NOTE. — These figures include the amounts paid to charitable, ecclesiastical, educational, and benevolent associations for loss of dividends.

Statement showing the taxable values fixed by the Board of Equalization of the shares of stock of the various corporations for the years 1903, 1904, 1905, and 1906.

NATIONAL BANKS.

	1903.	1904.	1905.	1906.
ANSONIA.				
Ansonia National Bank,	\$75.00	\$75.00	\$75.00	\$75.00
BRIDGEPORT.				
Bridgeport National Bank,	90.00	90.00	90.00	88.00
City National Bank,	150.00	150.00	150.00	160.00
Connecticut National Bank,	155.00	155.00	155.00	155.00
First National Bank,	185.00	190.00	190.00	190.00
Pequonnock National Bank,	150.00	150.00	150.00	150.00
BRISTOL.				
Bristol National Bank,	170.00	170.00	170.00	170.00
CLINTON.				
Clinton National Bank,	105.00	105.00	105.00	105.00
DANBURY.				
City National Bank,	100.00	100.00	100.00	105.00
Danbury National Bank,	100.00	100.00	100.00	100.00
DANIELSON.				
Windham County Nat. Bank,	107.00	100.00	100.00	100.00
DEEP RIVER.				
Deep River National Bank,	110.00	110.00	110.00	110.00
DEEBY.				
Birmingham National Bank,	150.00	150.00	150.00	155.00
EAST HADDAM.				
Nat. Bank of New England,	100.00	120.00	100.00	100.00
FALLS VILLAGE.				
National Iron Bank,	100.00	100.00	100.00	100.00
GUILFORD.				
Guilford National Bank.	100.00	100.00	100.00	100.00

	1903.	1904.	1905.	1906.
HARTFORD.				
Ætna National Bank,	190.00	190.00	200.00	220.00
American National Bank,	69.00	69.00	70.00	70.00
Charter Oak National Bank,	100.00	110.00	115.00	120.00
Farmers & Mechanics N. Bank,	120.00	117.00	118.00	118.00
First National Bank,	125.00	130.00	135.00	140.00
Hartford National Bank,	130.00	130.00	130.00	132.00
National Exchange Bank,	60.00	60.00	60.00	62.00
Phoenix National Bank,	118.00	116.00	125.00	127.00
LITCHFIELD.				
First National Bank,	100.00	100.00	100.00	100.00
MERIDEN.				
First National Bank,	185.00	190.00	190.00	200.00
Home National Bank,	120.00	120.00	120.00	120.00
Meriden National Bank,	100.00	105.00	105.00	110.00
MIDDLETOWN.				
Central National Bank,	80.000	77.00	77.00	77.00
First National Bank,	100.00	100.00	100.00	100.00
Middlesex County Nat. Bank,	90.00	90.00	90.00	90.00
Middletown National Bank,	105.00	105.00	105.00	105.00
MYSTIC.				
Mystic River National Bank,	60.00	62.00	65.00	70.00
NAUGATUCK.				
Naugatuck National Bank,	160.00	180.00	180.00	190.00
NEW BRITAIN.				
Mechanics National Bank,	170.00	180.00	190.00	200.00
New Britain National Bank,	150.00	155.00	160.00	160.00
NEW CANAAN.				
First National Bank,	75.00	100.00	95.00	95.00
NEW HAVEN.				
First National Bank,	150.00	150.00	160.00	160.00
Merchants National Bank,	57.50	58.00	65.00	65.00
National New Haven Bank,	180.00	180.00	185.00	185.00
National Tradesmens Bank,	150.00	150.00	160.00	170.00
New Haven County Nat. Bank,	15.00	15.00	16.00	18.00
Second National Bank,	185.00	185.00	185.00	185.00
Yale National Bank,	125.00	125.00	130.00	130.00

	1903.	1904.	1905.	1906.
NEW LONDON.				
National Bank of Commerce,	140.00	145.00	145.00	150.00
National Whaling Bank,	45.00	45.00	45.00	45.00
New London City Nat. Bank,	140.00	140.00	140.00	150.00
NEW MILFORD.				
First National Bank,	150.00	150.00	150.00	150.00
NORWALK.				
Central National Bank,	100.00	100.00	100.00	100.00
Fairfield County Nat. Bank,	90.00	90.00	95.00	100.00
National Bank of Norwalk,	110.00	110.00	110.00	110.00
NORWICH.				
First National Bank,	75.00	75.00	80.00	80.00
Merchants National Bank,	105.00	105.00	105.00	105.00
Thames National Bank,	155.00	150.00	160.00	160.00
Uncas National Bank,	100.00	100.00	100.00	100.00
PAWCATUCK.				
Pawcatuck National Bank, ¹	35.00	....	....	....
PORTLAND.				
First National Bank,	100.00	100.00	100.00	100.00
PUTNAM.				
First National Bank,	130.00	130.00	130.00	130.00
RIDGEFIELD.				
First National Bank,	100.00	100.00	130.00	135.00
ROCKVILLE.				
First National Bank,	105.00	105.00	105.00	105.00
Rockville National Bank, ²	105.00	105.00	105.00	110.00
SEYMOUR.				
Valley National Bank, ²	90.00	90.00	....	....
SOUTHINGTON.				
Southington National Bank,	100.00	100.00	100.00	100.00
SOUTH NORWALK.				
City National Bank,	175.00	190.00	200.00	205.00
STAFFORD SPRINGS.				
First National Bank,	125.00	125.00	150.00	150.00
STAMFORD.				
First National Bank,	200.00	200.00	210.00	210.00
Stamford National Bank,	45.00	45.00	140.00	142.00

¹ The Pawcatuck National Bank, of Pawcatuck, liquidated in 1904.

² The Valley National Bank, of Seymour, wound up its affairs in 1905.

	1903.	1904.	1905.	1906.
STONINGTON.				
First National Bank,	115.00	115.00	115.00	115.00
SUFFIELD.				
First National Bank,	150.00	155.00	155.00	155.00
THOMASTON.				
Thomaston National Bank,	100.00	100.00	100.00	105.00
TORRINGTON.				
Brooks National Bank,	150.00	150.00	150.00	150.00
Torrington National Bank,	105.00	108.00	115.00	125.00
WALLINGFORD.				
First National Bank,	110.00	105.00	115.00	115.00
WATERBURY.				
Citizens National Bank,	130.00	130.00	130.00	135.00
Fourth National Bank,	130.00	130.00	135.00	140.00
Manufacturers National Bank,	120.00	120.00	120.00	125.00
Waterbury National Bank,	80.00	80.00	80.00	80.00
WESTPORT.				
First National Bank,	110.00	112.00	112.00	115.00
WILLIMANTIC.				
Windham National Bank,	125.00	125.00	135.00	135.00
WINSTED.				
First National Bank,	105.00	105.00	105.00	100.00
Hurlbut National Bank,	150.00	150.00	150.00	150.00

STATE BANKS.

	1903.	1904.	1905.	1906.
ESSEX.				
Saybrook Bank,	\$45.00	\$45.00	\$45.00	\$45.00
HARTFORD.				
City Bank,	80.00	80.00	80.00	90.00
State Bank,	130.00	130.00	135.00	140.00
United States Bank,	385.00	400.00	420.00	420.00
NEW LONDON.				
Union Bank,	105.00	105.00	105.00	105.00

TRUST AND INVESTMENT COMPANIES.

	1903.	1904.	1905.	1906.
Bridgeport Land & Title Co.,	\$100.00	\$100.00	\$100.00	\$105.00
Bridgeport Trust Co.,	125.00	125.00	125.00	125.00

	1903.	1904.	1905.	1906.
Canton Trust Co.,	100.00	100.00	100.00	100.00
Citizens Trust Co.,	5.00	5.00	5.00	5.00
Colonial Trust Co.,	125.00	125.00	125.00	125.00
Columbia Trust Co.,	100.00	100.00	100.00	100.00
Conn. Trust & Safe Deposit Co.,	205.00	215.00	225.00	225.00
Eastern Banking Co., Preferred,	3.00	3.00	3.00	3.00
“ “ “ Common,	0.00	0.00	0.00	0.00
Equitable Trust Co.,	1.00	1.00	1.00	1.00
Fidelity Company,	125.00	135.00	145.00	150.00
Fidelity Title & Trust Co., ³	....	100.00	100.00	105.00
Greenwich Trust, Loan & Dep. Co.,	100.00	110.00	110.00	110.00
Hartford Exchange,	6.00	6.00	6.00	6.00
Hartford Trust Co.,	170.00	175.00	175.00	175.00
Holland Guarantee Co., ⁴	....	10.00	....	....
Home Trust Co.,	120.00	120.00	120.00	120.00
Jackson Company,	100.00	100.00	100.00	100.00
Manchester Trust & Safe Deposit Co., ⁵	....	....	100.00	100.00
Meriden Trust & Safe Dep. Co.,	100.00	100.00	100.00	100.00
Middlesex Banking Co.,	20.00	20.00	20.00	24.00
New Britain Real Estate & Title Co.,	30.00	30.00	30.00	30.00
New Britain Trust Co.,	10.00	10.00	10.00	10.00
New England Loan & Trust Co., ⁶	....	....	....	10.00
New England Mtge Security Co.,	10.00	10.00	10.00	10.00
New Haven Banking Co.,	3.00	3.00	1.50	1.50
New Haven Trust Co.,	100.00	100.00	100.00	110.00
Peoples Bank & Trust Co.,	....	....	20.00	90.00
Security Company,	130.00	130.00	130.00	130.00
Seymour Trust Co., ⁷	....	....	100.00	100.00
Stamford Trust Co.,	160.00	160.00	170.00	170.00

³ The Fidelity, Title & Trust Co., of Stamford, commenced business in 1904.

⁴ The Holland Guarantee Co., of Bridgeport, organized in 1904, was transferred to New Haven, in 1905, and commenced business under the name of The Peoples Bank & Trust Co.

⁵ The Manchester Trust & Safe Deposit Co., of Manchester, commenced business in 1905.

⁶ The New England Loan and Trust Co., of Hartford, reorganized in 1906.

⁷ The Seymour Trust Co., of Seymour, commenced business in 1905.

	1903.	1904.	1905.	1906.
South Norwalk Trust Co.,	50.00	50.00	52.00	55.00
Southport Trust Co., ⁸	....	75.00	100.00	100.00
Thames Loan & Trust Co.,	125.00	125.00	140.00	145.00
Thompsonville Trust Co.,	35.00	35.00	35.00	35.00
Union Trust Co.,	150.00	125.00	130.00	150.00
Watson Trust Co., ⁹	....	15.00	15.00	15.00

BRIDGE COMPANIES.

	1903.	1904.	1905.	1906.
Middletown & Portland Bridge Co.,	\$75.00	\$75.00	\$75.00	\$100.00
Suffield & Thompsonville Bridge Co.,	45.00	25.00	25.00	25.00

INSURANCE COMPANIES.

	1903.	1904.	1905.	1906.
Ætna Fire,	\$280.00	\$275.00	\$330.00	\$340.00
Ætna Indemnity, ¹⁰	110.00	70.00	50.00	50.00
New Stock (paid in),	50.00	35.00	....	....
Ætna Life,	370.00	370.00	385.00	390.00
Connecticut Fire,	200.00	265.00	290.00	240.00
Connecticut General,	160.00	180.00	180.00	185.00
Hartford Fire,	625.00	650.00	800.00	420.00
Hartford Life,	125.00	130.00	130.00	130.00
Hartford Steam Boiler Insurance & Inspection,	160.00	170.00	190.00	190.00
National Fire,	275.00	275.00	295.00	240.00
Norwalk Fire, ¹¹	100.00	....	....	....
Orient Fire,	100.00	200.00	215.00	140.00
Phoenix Fire,	210.00	215.00	265.00	240.00
Security Insurance Co.,	45.00	45.00	60.00	40.00
Travelers Insurance Co.,	625.00	650.00	775.00	770.00

⁸ The Southport Trust Co., of Southport, commenced business in 1904.

⁹ The Watson Trust Co., of Bridgeport, organized in 1904.

¹⁰ The Aetna Indemnity Co., of Hartford, issued shares of new stock to be paid for on the instalment plan.

¹¹ The Norwalk Fire Insurance Co., of Norwalk, was absorbed by the Orient Insurance Co., of Hartford, June 29, 1904.

Statement showing the amounts added by the Board of Equalization to the lists of the various towns for State and County taxation, for the years 1903, 1904, 1905, and 1906.

HARTFORD COUNTY.

	1903.	1904.	1905.	1906.
Hartford, .	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000
Berlin, .	100,000	100,000	50,000	
Canton, .	400,000	400,000	400,000	400,000
East Granby, .	50,000	50,000	50,000	60,000
East Hartford, .	1,000,000	1,000,000	1,000,000	1,000,000
East Windsor, .	340,000	340,000	340,000	
Glastonbury, .	575,000	575,000	575,000	575,000
Granby, .	195,000	195,000	195,000	195,000
New Britain, .	9,000,000	9,000,000	9,000,000	
Newington, .	160,000	160,000	160,000	160,000
Plainville, .	225,000	225,000	225,000	
Rocky Hill, .	90,000	90,000	90,000	90,000
Simsbury, .	750,000	750,000	750,000	600,000
South Windsor, .	380,000	380,000	380,000	380,000
Suffield, .	150,000	150,000	150,000	150,000
West Hartford, .	300,000	300,000	300,000	300,000
Wethersfield, .	420,000	420,000	420,000	420,000
Windsor, .	100,000	100,000	100,000	125,000
Windsor Locks, .	500,000	500,000	500,000	550,000

NEW HAVEN COUNTY.

Cheshire, .	\$200,000	\$200,000	\$200,000	
East Haven, .	200,000	200,000	200,000	200,000
Hamden, .	100,000	100,000	50,000	
Madison, .	150,000	150,000	130,000	*1,300,000
Meriden, .	6,600,000	6,600,000	6,500,000	7,500,000
Middlebury, .	40,000	40,000	40,000	40,000
North Haven, .	130,000	130,000	130,000	130,000
Orange, .	1,000,000	1,000,000		
Oxford, .	75,000	75,000	75,000	75,000
Wallingford, .	1,900,000	1,900,000	1,800,000	1,800,000

NEW LONDON COUNTY.

	1903.	1904.	1905.	1906.
New London, .	\$1,000,000	\$1,000,000		
Norwich, .	1,600,000	1,600,000	\$1,600,000	\$1,750,000
East Lyme, .	110,000	110,000	75,000	75,000
Griswold, .	250,000	250,000	250,000	300,000
Groton, .	350,000	350,000	350,000	350,000
Ledyard, .	45,000	45,000	45,000	45,000
Lisbon, .				*263,000
Montville, .	225,000	225,000	225,000	225,000
Old Lyme, .	50,000	50,000		
Sprague, .	250,000	250,000		200,000
Voluntown, .	105,000	105,000	105,000	125,000
Waterford, .	325,000	325,000	325,000	325,000

FAIRFIELD COUNTY.

Danbury, .	\$6,000,000	\$6,000,000	\$6,000,000	\$6,000,000
Easton, .	60,000	60,000	60,000	*550,000
Greenwich, .	3,300,000	3,300,000	3,000,000	3,000,000
New Canaan, .	300,000	300,000		
New Fairfield, .	50,000	50,000	60,000	70,000
Newtown, .	500,000	500,000	500,000	400,000
Stratford, .	385,000	385,000	385,000	
Trumbull, .	237,000	237,000	237,000	100,000
Weston, .	160,000	160,000	160,000	175,000
Westport, .	845,000	845,000	845,000	500,000

WINDHAM COUNTY.

Brooklyn, .	\$105,000	\$105,000	\$120,000	\$100,000
Chaplin, .	25,000	25,000	25,000	25,000
Plainfield, .	660,000	660,000	660,000	600,000
Pomfret, .	325,000	325,000	325,000	325,000
Putnam, .	1,100,000	1,100,000	1,100,000	1,100,000
Sterling, .	120,000	120,000	120,000	120,000
Thompson, .	170,000	170,000	170,000	200,000
Windham, .	1,200,000	1,200,000	1,200,000	1,200,000

LITCHFIELD COUNTY.

	1903.	1904.	1905.	1906.
Canaan, .				\$25,000
Colebrook, .	\$50,000	\$50,000		
Harwinton, .	30,000	30,000	\$30,000	30,000
Kent, .	140,000	140,000	140,000	140,000
Morris, .	50,000	50,000	40,000	40,000
New Milford, .	1,200,000	1,200,000	1,200,000	1,200,000
North Canaan, .	60,000	60,000	40,000	*1,050,000
Norfolk, .	100,000	100,000	100,000	
Roxbury, .	125,000	125,000	125,000	125,000
Salisbury, .				75,000
Sharon, .	300,000	300,000	240,000	240,000
Thomaston, .	750,000	750,000	750,000	750,000
Torrington, .	1,225,000	1,225,000	1,000,000	1,000,000
Washington, .	300,000	300,000	300,000	300,000
Watertown, .	100,000	100,000		
Winchester, .	500,000	500,000		
Woodbury, .				50,000

MIDDLESEX COUNTY.

Middletown, .	\$1,540,000	\$1,540,000	\$1,700,000	\$1,700,000
Chatham, .	70,000	70,000	60,000	60,000
Chester, .	120,000	120,000		
Cromwell, .	220,000	220,000	220,000	220,000
East Haddam, .	345,000	345,000	345,000	360,000
Essex, .	300,000	300,000	300,000	300,000
Middlefield, .	40,000	40,000	40,000	40,000

TOLLAND COUNTY.

Coventry, .	\$18,000	\$18,000		
Stafford, .	660,000	660,000	\$660,000	\$660,000
Willington, .	70,000	70,000	70,000	70,000

* No list received. This amount fixed as total list.

EXTRACTS FROM LAWS RELATING TO TAXATION.

SOURCES OF STATE REVENUES.

§ 2325. Payment to state treasurer of tax on choses in action. Any person may take or send to the office of the treasurer of this state any bond, note, or other chose in action, or a description of the same, and may pay to the state a tax of two per cent. on the face amount thereof for five years or, at the option of such person, for a greater or less number of years at the same rate, and the treasurer shall thereupon make an indorsement upon said bond, note, or other chose in action, or shall give a receipt for the tax thereon, describing said bond, note, or other chose in action, certifying that the same is exempt from all taxation for the period of five years, or for such longer or shorter period for which a proportionate tax has been paid, which indorsement or receipt shall be duly dated and signed in the name of the treasurer and with the seal of the treasurer affixed. Said treasurer shall keep a record of such indorsements and receipts with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so indorsed, or described in such a receipt, shall be exempt from all taxation in the state during the period for which said tax is so paid.

§ 2331. Certain corporations to report and pay tax to state. The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall, annually, in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and, on or before the last day of the following February, each of the corporations aforesaid shall pay to the treasurer of this state a tax of one per centum on the market value of each

share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the thirtieth day of September next prior thereto, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or before the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331, or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in

the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association located in this state, which were on the first day of the preceding October owned by nonresidents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

§ 2334. Exemptions and deductions. So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding the amount received by him upon the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1910, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

The extension granted by the provisions of section one of this act is intended to give the associations, corporations, and societies therein mentioned opportunity to dispose of the invest-

ments now held by them which are within the provisions of said section, and no such association, corporation, or society shall be entitled to any payments therein provided for after said thirty-first day of March, 1910.

§ 2335. Stockholders exempt. Treasurer collects unpaid taxes. Stockholders in the corporations mentioned in § 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

§ 2367. Succession tax. The estate of every deceased person, to the amount of ten thousand dollars, and, in addition to said amount, all gifts of paintings, pictures, books, engravings, bronzes, curios, bric-a-brac, arms, and armor, and collections of articles of beauty or interest, made by will to any corporation or institution located in this state for free exhibition and preservation for public benefit, shall be exempt from payment of any succession tax; and, after deducting ten thousand dollars and all such gifts for free public exhibition, the rest of the estate of every deceased person shall be subject to the taxes in § 2368 provided.

§ 2368. Taxes for different classes. Executors liable. In all such cases any property within the jurisdiction of this state, and any interest therein, whether tangible or intangible, and whether belonging to parties in this state or not, which shall pass by will or by inheritance to the parent or parents, husband, wife, or lineal descendants, or legally adopted child of the deceased person, shall be liable to a tax of one-half of one per centum of its value for the use of the state; and any such estate or interest therein which shall so pass to collateral kindred, or to strangers to the blood, or to any corporation, voluntary association, or society, shall be liable to a tax of three per centum of its value for the use of the state. All executors and administrators shall be liable for all such taxes, with interest thereon at the rate of nine per centum per annum from the time when said taxes shall become payable until the same shall have been paid as hereinafter directed.

Before an executor, administrator, or trustee appointed under the laws of any other jurisdiction assigns, transfers, or takes possession of any capital stock, chose in action, or other property standing in the name or belonging to the estate of, or held in

trust for a decedent and liable to the tax prescribed in § 2368 of the general statutes as amended by chapter 63 of the public acts of 1903, such tax must be paid except as hereinafter provided. No corporation or person in this state having possession of or control over securities, deposits, or other property of the estate of a decedent who died a resident of another jurisdiction, including the shares of the capital stock of, or other interests in the corporation making the delivery or transfer herein referred to, shall deliver or transfer the same to such an executor, administrator, or trustee, as aforesaid, or to the legal representatives of such decedent, or on their order or request, unless notice of the time and place of such intended delivery or transfer be mailed to the tax commissioner at least ten days prior to said delivery or transfer; nor shall any such corporation or person make any of the deliveries or transfers in this section referred to without retaining a sufficient amount of the property to pay any tax which may be due, or may thereafter become due under § 2368 as amended, unless the said tax commissioner consents thereto in writing. Said tax commissioner, personally or by his representative, may examine said securities, deposits, or property at the time of such delivery or transfer. Failure to mail such notice, or to allow such examination, or to retain a sufficient amount to pay such tax as above provided, shall, in the absence of the consent above referred to, render said corporation or person liable to the payment of a penalty of three times the amount of the tax, due or thereafter to become due upon the passing of such property, which payment shall be enforced in an action brought in the name of the state; provided, that such delivery or transfer may be made without such notice, or such consent of said tax commissioner, to the legal representatives of nonresident decedents duly appointed in this state to administer the estates of such nonresident decedents. When no ancillary administration has been taken out in this state on the estate of such nonresident decedent, the tax commissioner shall, as speedily as possible after receiving notice of said property, or of the intended delivery or transfer thereof, fix the valuation of such property for the purpose of assessing such tax, and shall assess the tax, and the amount thereof, payable on such property. Whenever a tax is assessed on such property by said tax commissioner, he shall forthwith lodge with the state treasurer a statement showing said valuation and the amount of said tax, and shall give notice thereof to the person or corporation having possession of or control over said property. Any administrator or executor appointed

under the laws of any other jurisdiction who is aggrieved by the valuation or assessment fixed as aforesaid by the tax commissioner, may, within twenty days after the date of the filing of the aforesaid statement with the treasurer, apply to the court of probate in any district in which any of said property so assessed is situated, which court shall have full power to cause a revaluation of all the property so assessed, and a reassessment of the tax thereon, to be made in the manner provided by law for the appraisal of, and the assessment of the inheritance tax on estates of resident decedents, and subject to the same rights of appeal. Where ancillary administration has been taken out in this state on the estates of nonresident decedents, the court of probate having jurisdiction of said estate shall have the same powers in relation to the inheritance tax on the property of said estate that it has in estates of resident decedents, and subject to the same rights of appeal. Due notice of all hearings relating to said tax shall be given to the state treasurer by said court of probate, as in the case of the estate of a resident decedent.

§ 2369. Duty of probate court. Negligent executor removable. The court of probate having jurisdiction of the settlement of any estate shall, within ten days after the filing of a will or the application for letters of administration, if in its opinion said estate exceeds in value said sum of ten thousand dollars, send to the treasurer of the state a certificate of the filing of such will or application, and shall within ten days after the return and acceptance of the inventory and appraisal of any such estate send a certified copy of said inventory and appraisal to the treasurer of the state, together with his certificate as to the correctness in his opinion of said inventory and appraisal; and if no new appraisal is made as hereinafter provided the valuation therein given shall be taken as the basis for computing said taxes. The said court of probate shall, on the application of the treasurer of the state, or any person interested in the succession thereof, and within four months after granting administration, appoint three disinterested persons who shall view and appraise such property at its actual value for the purposes of said tax, and make return thereof to said court, and on the acceptance of said return, after public notice and hearing, the valuation therein made shall be binding upon the persons interested and upon the state. If any executor or administrator shall neglect or refuse to return an inventory and appraisal within the time now required by law, unless said time shall have

been extended by said court for cause, after hearing and such notice as the court of probate may require, the said court of probate may remove said executor or administrator, and appoint another person administrator with the will annexed, or administrator, as the case may be.

§ 2370. Tax to be paid to treasurer of state. All taxes imposed by § 2368 shall be paid to the treasurer of the state by the executor or administrator within one year after the qualification of such executor or administrator, except as hereinafter provided. If for any cause found by the said court of probate to be reasonable, after hearing and notice to the treasurer of the state, the executor or administrator is unable to pay said tax within the time limited, the said court of probate shall have power in its discretion to extend the time for the payment of said taxes.

§ 2371. Estate for life or years, or annuity. Where any estate or an annuity is bequeathed or devised to any person for life or any limited period, with remainder over to another or others, and all the beneficiaries are within the same class, the tax shall be computed on, and paid as aforesaid out of, the principal sum of property so bequeathed or devised. Where a life estate or an annuity is bequeathed or devised to a parent or parents, husband, wife, or lineal descendants, and remainder over to collateral kindred or to strangers to the blood, or to a corporation, voluntary association, or society, then the tax of one-half of one per cent. shall be paid out of the principal sum or estate so bequeathed or devised for life, or constituting the fund producing said annuity, and the remaining two and one-half per cent. due from collateral kindred of strangers to the blood shall be paid out of the said principal sum or estate at the expiration of the particular estate or annuity. And where a life estate or annuity is bequeathed or devised to collateral kindred or strangers to the blood, or to a corporation, voluntary association, or society, with remainder to parent, or parents, husband, wife, or lineal descendants, or legally adopted child, a tax of three per cent. shall be paid as aforesaid to the treasurer of the state out of the principal sum or estate, or fund producing said annuity, on the termination of said life estate or annuity the treasurer of the state shall refund and pay to the person or persons entitled to the remainder five-sixths of said tax. The said court of probate shall send to the treasurer of the state a certificate of the date of the death of said life tenant or annuitant within ten days after the same has come to its knowledge.

§ 2372. Sale of estate to pay tax. All administrators or executors shall have power to sell so much of the estate as will enable them to pay said tax. In case specific estate or property is bequeathed or devised to any person, unless the legatee or devisee shall pay to the executor the amount of the tax due thereon by the provisions of § 2368, the executor shall sell said property or so much thereof as may be necessary to pay said tax and the fees and expenses of said sale.

§ 2373. When treasurer may have administrator appointed. In case of the neglect or refusal of any person interested to apply for letters of administration within thirty days after the death of any intestate, the treasurer of the state may apply to the court of probate having jurisdiction for the appointment of an administrator; and thereupon after hearing and public notice the said court of probate shall appoint an administrator of said estate.

§ 2374. Probate court's jurisdiction. The court of probate, having either principal or ancillary jurisdiction of the settlement of the estate of the decedent, shall have jurisdiction to hear and determine all questions in relation to said tax that may arise affecting any devise, legacy, or inheritance under § 2368, subject to appeal as in other cases, and the state treasurer shall represent the interests of the state in any such proceeding.

§ 2375. Settlement of account not allowed till tax is paid. No final settlement of the account of any executor or administrator shall be accepted or allowed by any court of probate unless it shall show, and the judge of said court shall find, that all taxes, imposed by the provisions of § 2368 upon any property or interest belonging to the estate to be settled by said account, shall have been paid, and the receipt of the treasurer of the state for such tax shall be the proper voucher for such payment.

§ 2376. Effect of transfers taking effect on death of grantor. All transfers and alienations by deed, grant, or other conveyance, of real or personal estate, to take effect upon the death of the grantor or donor, shall be testamentary gifts within the taxation purposes of § 2368, and all property so conveyed shall be conveyed subject to the tax imposed by said section, and upon the same principles and percentages regarding the degree of relationship; and the grantee or donee of any such estate shall, upon re-

ceipt thereof, pay to the treasurer of the state a tax of three per cent., or one-half of one per cent. of the value of such property, according to his aforesaid degree of relationship to the grantor or donor, and the executor or administrator of any such grantor or donor shall at once communicate to the treasurer of the state his knowledge of any and all such conveyances. No executor, administrator, or bailee having possession of any deed, grant, conveyance, or other evidence of such transfer or alienation shall deliver the same or anything connected with the subject of such transfer or alienation until the tax aforesaid has been paid to the treasurer of the state.

§ 2377. What estates affected by preceding sections.

§§ 2367 to 2376, both inclusive, shall not apply to the estates of any persons deceased before June first, 1897; but the estates of all persons who died before July first, 1893, and on or after August first, 1889, shall be subject to the provisions of chapter 180 of the public acts of 1889; and the estates of all persons who died before June first, 1897, and on or after July first, 1893, shall be subject to the provisions of said chapter 180 as modified by chapter 257 of the public acts of 1893. Said chapters 180 and 257 are continued in force for the purposes in this section expressed.

§ 2413. Appointment and duties of tax commissioner.

The governor shall, on or before the first day of June, 1905, and quadrennially thereafter, nominate, and, with the advice and consent of the senate, appoint a tax commissioner, who shall hold office for four years from the first day of July in the year in which he is appointed, unless sooner removed by the governor for cause; and the governor shall fill any vacancy occurring during said term for the unexpired portion thereof. The comptroller shall provide and furnish a suitable room in the capitol for said tax commissioner, and provide him with necessary books, blanks, and stationery. Said tax commissioner shall, before entering upon the duties of his office, take the oath by law provided for executive and judicial officers; and in the performance of his duties he shall have power to administer oaths to any person. Said tax commissioner shall visit the towns in this state and inquire into the manner in which the laws relating to listing and assessing property taxable therein are executed by the assessors and boards of relief, and whether all persons and property taxable in such towns are, in fact, justly assessed and taxed, and whether all taxes which are

due and collectible are, in fact, collected; and for the purpose of such inquiry he shall have power to summon any persons in such towns before him, and examine them under oath, and to compel the attendance of any such witnesses, and the production of books and papers, by suitable process. No such witness shall be excused from testifying or from producing books or papers on the ground that such testimony or the production of such books or papers will tend to incriminate him, but such evidence or production of books or papers shall not be used in any criminal proceedings against him. If any person disobeys such process, or, having appeared in obedience thereto, refuses to answer any question put to him by said commissioner, said commissioner may apply in writing to any judge of the superior court, setting forth such disobedience to process or refusal to answer, and said judge shall thereupon cause such person to come before him and shall inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with the provisions of this section.

§ 2414. Member of board of equalization. Reports.

Said tax commissioner shall be a member of the board of equalization, and shall annually report to said board the result of his official inquiries. He shall also make a biennial report to the governor, in which he shall mention any imperfections in the laws as to taxation, or in their execution, which he may think proper to bring to the notice of the general assembly, and from time to time may suggest any further statutory provisions which he may deem desirable. All fees of witnesses, or for the service of *subpoena* or *capias* issued by said commissioner, or by a judge of the superior court, upon the application of said commissioner, shall be paid by him and allowed him as part of his incidental expenses.

§ 2422. Returns by, and tax on, savings banks. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all deposits, exclusive of surplus, on the first day of said month; also of the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation; also of the amount invested in certain corporate stocks, as provided in § 2334; also of the assessed value of all real estate assessed against said savings bank in the year preceding the first day of said January, together with a spe-

cific list of the same, and the amount of taxes paid or payable thereon during said year; and every savings bank shall pay to the state, one-half on or before the twentieth of January and one-half on or before the twentieth of July in every year, a tax on its corporate franchise, computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the annual tax shall equal one-fourth of one per centum of the amount of its deposits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year prior to the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

§ 2423. Returns by railroad companies. The secretary or treasurer of every railroad company, any portion of whose road is in this state, or if such portion of said road is in the hands of a trustee or receiver, then such trustee or receiver, shall, on or before the fifteenth day of November, annually, deliver to the comptroller a sworn statement of the condition and affairs of said company or road as they existed on the thirtieth day of the preceding September, in the following particulars, namely: the number of shares of its stock, and if the same consists of different classes, then of those of each class, and the market value of each share, the dividends paid per share on each class of said stock during the year preceding such thirtieth day of September, and the dates of said payments, the amount of its funded and floating debt, and the market value of any of such indebtedness which is below par in value, the number, amount, and market value of any unpaid bonds secured by mortgage on the property of said company by any of its predecessors in title and legally convertible into the capital stock of such company, the amount of bonds issued by any town or city of the description mentioned in § 2315, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of money actually on hand in cash in the treasury or in the possession of the proper

officers or agents of the company or of any such trustee or receiver, the amount paid for taxes in this state during the year ending on said thirtieth day of September upon any real estate owned by said company, trustee, or receiver, and not used for railroad purposes, the whole length of the road, and the length of those portions thereof lying without this state.

Taxation of railroad and railway companies. Whenever any railroad company or street railway company shall have issued its stock, bonds, or other evidences of indebtedness for the purpose of acquiring the stock, bonds, or other evidences of indebtedness of any other railroad company or street railway company whose line of railroad or railway is wholly or partly within the limits of this state, the stock, bonds, or other evidences of indebtedness so issued shall be deducted from the amount of the stock and funded and floating debt of such purchasing railroad or street railway company, in its returns to the comptroller for the purposes of taxation; provided, that said other railroad company or street railway company shall continue to include the stock, bonds, or other evidences of indebtedness so purchased in its returns to the comptroller for the purposes of taxation.

§ 2424. Tax on railroad companies. Every such railroad company, trustee, or receiver, shall, on or before the twenty-fifth day of November, annually, pay to the state one per cent. of the valuation, made and corrected by the board of equalization, of said stock, and one per cent. of the par value of such funded and floating indebtedness, as required to be contained in said statement, or, if any of said indebtedness is worth less than par, then one per cent. of its valuation made and corrected by said board, after deducting from such valuations the amount of any bonds or other obligations of said company, or of their market value, if below par, which may be held in trust for said company as a part of any sinking fund belonging to it, and also deducting from said sum required to be paid, the amount paid for taxes in this state during the year upon any real estate owned by said company, trustee or receiver, and not used for railroad purposes; and the valuation so made and corrected by said board shall be the measure of value of such railroad, its rights, franchises, and property in this state for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchise, funded and floating debt, and railroad property in this state.

§ 2425. Tax when only part of railroad lies in this state.

When only part of a railroad lies in this state, the company owning such road shall pay one per cent. on such proportion of the above-named valuation as the length of its road lying in this state bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of any branch thereof in this state, which the board of equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road, shall be included; but every such branch shall be estimated at its true and just value by the board of equalization, and such railroad company shall pay to the treasurer of this state one per cent. on such value, at the time fixed in § 2424 for the payment of other railroad taxes, and when any such sum becomes due, and such company shall not have then the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the state within the time above prescribed.

§ 2427. Returns as to railroad in other state, or boat company.

Every railroad company in this state, which holds by lease or otherwise a railroad or railway in another state which is not a part of its own road, shall state in its annual return for the purposes of taxation how much of its funded and floating debt was occasioned by, and how much of its capital stock was issued for, any amount which has been expended by it in the construction or permanent improvement of such railroad or railway in another state, or in the purchase of equipment for exclusive use thereon; and how much of its capital stock was issued, under the provisions of any law of this state, in exchange for, or purchase of, the capital stock or obligations of any railroad or railway corporation whose line of railroad or railway is within the limits of this state; and how much of its funded and floating debt was occasioned by such exchange or purchase; and, in computing the amount of the tax to be paid by said company to this state, the amount of such funded or floating debt, and of such stock so occasioned or issued as aforesaid, shall be first deducted from the total amount of its funded and floating debt and stock; and such railroad company shall in said return report how much of its funded and floating debt was occasioned by, and how much of its capital stock was issued for, the purchase of the capital stock or obligations of any steamboat company operating a line of steamboats in connection with the line of said railroad company; and, in computing the

amount of tax to be paid by such railroad company to this state, the amount of such funded and floating debt and of such capital stock shall be deducted from the total amount of its funded and floating debt and stock.

§ 2431. Taxes to be liens on railroad property. Any and all taxes which shall become due to the state from any railroad company, or from the mortgagees or trustees of any railroad under the provisions of this chapter, shall be and remain a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other incumbrances and liens whatever.

§ 2432. Taxation of street railways. The existing statutes with regard to the taxation of railroads shall apply, extend to, and include all street railways of every description.

§ 2433. Express companies' annual returns. Tax on receipts. The treasurer, and if there is no treasurer, then the manager of each express company, association, or partnership, doing an express business in this state, shall, within the first ten days of October, annually, deliver to the comptroller a sworn statement of the gross amount of express charges paid to or received by said company, association, or partnership at each of its offices or places of doing business in this state during the year preceding the first day of July then last past, for, or on account of, or derived from, commerce entirely within the limits of this state; and each of said companies, associations, or partnerships shall, within the first twenty days of October, annually pay to the state five per cent. of the gross amount of all such express charges paid to or received by it in this state during the year preceding the first day of July then last past, for, or on account of, or derived from, such commerce, which sum shall be in lieu of all other taxes upon the estate of said company, association, or partnership, used exclusively in its express business. In case returns are not made to the main office of any such company, association, or partnership, from all of its offices or places of doing business in this state, but the receipts at any of its offices or places of doing business are transmitted and reported to its main office through any other office in this state, then the amount of such express charges as are received at such offices or places of doing business which do not report directly to said main office may be returned with the receipts of

the office through which said receipts were reported, *provided*, that in every such case such fact shall be stated in said sworn statement to be made to the comptroller, as aforesaid; and *provided also*, that no such statement shall be accepted by said comptroller unless it shows the gross amount of all express charges paid to or received by said company, association, or partnership, at all of its offices or places of doing business within this state, whether reporting offices or not, for, or on account of, or derived from, commerce entirely within the limits of this state during said year.

§ 2434. Payment in lieu of tax. When any such company, association, or partnership shall fail to make such returns, the treasurer may accept from it ten thousand dollars in lieu of the sum then due under § 2433; *provided* said sum is paid on or before said twentieth day of October.

§ 2435. Penalty for neglect of returns and payments. Every person, who shall fail to return to the comptroller any statement required by § 2433 to be returned, shall forfeit five hundred dollars to the state. Every company, association, or partnership, required by § 2433 to make any payment to the state, which shall fail to make it within the time therein limited, shall forfeit to the state twice the amount required for such payment; *provided* that no such forfeiture shall be exacted if the state treasurer shall have accepted, in lieu of said payment, the payment permitted by § 2434.

Taxation of express business within this state. Every corporation conducting an express business wholly on lines of electric or street railways within this state, shall annually, within the first ten days of October, deliver to the comptroller a statement, sworn to by its treasurer or other accredited officer or agent, showing the gross receipts of said corporation for its express business conducted wholly on the lines of electric or street railways within this state during the year preceding the first day of July then last past; and each such corporation shall annually, within the first twenty days of October, pay to the state two per centum of such gross receipts, which sum shall be in lieu of all other taxes upon the property of such corporation used in the conduct of such express business.

The provisions of § 2433 of the general statutes shall not apply to the corporations affected by this act.

§ 2436. Annual statements by telegraph companies.

The treasurer, or if there is no treasurer, then the general manager of each corporation, association, or partnership, doing a telegraphic business in this state shall annually, within the first ten days of October, deliver to the comptroller a sworn statement of the number of miles of wire owned, leased, controlled, or operated, for telegraphic purposes by said corporation, association, or partnership, within this state on the first day of July then last past, including the length of all wires strung or used in cables or in other combination.

§ 2437. Tax on such companies. Each of said corporations, associations, and partnerships, shall, annually, within the first twenty days of October, pay to the state a tax of twenty-five cents on each mile of wire so owned, leased, controlled, or operated, for telegraphic purposes by said corporation, association, or partnership, within this state on said first day of July then last past, which sum shall be in lieu of all other taxes upon its poles, wires, telegraphic instruments, and other personal property, used exclusively in said telegraphic business; but any real estate owned by said corporation, association, or partnership, shall be liable to taxation in the town where the same is situated.

§ 2438. Annual statements by telephone companies.

The treasurer, or if there is no treasurer, then the general manager of each corporation, association, or partnership, doing a telephonic business in this state shall annually, within the first ten days of October, deliver to the comptroller a sworn statement showing the number of telephonic transmitters used in this state on the first day of July then last past, and which telephonic transmitters were furnished or rented by said corporation, association, or partnership, to any person or party for telephonic purposes; the number of miles of wire owned, leased, controlled, or operated by said corporation, association, or partnership, within this state on the first day of July then last past, and which said corporation, association, or partnership, or any other person or party, then used or was entitled to use, either for the transmission of telephonic messages from any place in another state, across any portion of this state to a place in another state, or for the transmission of telegraphic messages between any two places wheresoever.

§ 2439. Tax on telephone companies. Each of said cor-

porations, associations, and partnerships, so doing a telephonic business in this state as aforesaid, shall annually, within the first twenty days of October, pay to the state a tax of seventy cents upon each and every one of said telephonic transmitters so furnished or rented to any person or party for telephonic purposes, as aforesaid, and also a further tax of twenty-five cents on each mile of wire so owned, leased, controlled, or operated by said corporation, association, or partnership, within this state on the first day of July then last past, and which said corporation, association, or partnership, or any other person or party, then used or was entitled to use, either for the transmission of telephonic messages from any place in another state across any portion of this state to a place in another state, or for the transmission of telegraphic messages between any two places wheresoever; which taxes respectively shall be in lieu of all other taxes, except as herein provided, upon the poles, wires, telephonic and telegraphic instruments, and other personal property of said corporation, association, or partnership, used exclusively in said telephonic or telegraphic business; but any real estate owned by said corporation, association, or partnership shall be liable to taxation in the town where the same is situated.

§ 2440. Penalty for neglect of returns and payments.

Every person, who shall fail to return to the comptroller any statement required to be returned as prescribed by any provision of §§ 2436 to 2439, both inclusive, shall be fined five hundred dollars; and every corporation, association, or partnership, required by either of said sections to make any payment to the state, which shall fail to make it within the time therein limited, shall forfeit to the state twice the amount required for such payment.

§ 2441. Meetings of board of equalization to correct returns. The board of equalization shall meet at the treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the comptroller for purposes of taxation required by either of said preceding sections, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuation, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively; and if any person shall not make such returns as prescribed, or shall make erroneous

returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each cashier, treasurer, secretary, superintendent, manager, company, association, or partnership, and the valuation of the several items of money and estate, and the amount and number, contained in such statement shall be final, and the sums required shall be paid according to it.

§ 2442. Value of certain railroad stocks, how determined. If any railroad company, during the two years ending on the thirtieth day of September next preceding the time for making such annual returns, has paid regular dividends at the same annual rate per cent. on all or any class of its shares of stock, the market value of each share of such stock or class of stock, as the case may be, for the purposes of the returns so to be made as aforesaid, shall be the average of the closing bids or prices offered for said stock or any shares thereof during the twelve consecutive months preceding the time for making such returns, as regularly published by any board of brokers, such board being named in said returns; and every party whose duty it is to make such returns shall adopt, in making the same, such average price as the invariable standard of said market value, and the board of equalization in examining and correcting said returns, and in making out the statements required to be made, as the case may be, shall conform to and adopt such valuation, unless they shall be of the opinion that the interests of the state require that the market value of said stock shall be otherwise ascertained, in which case they may find, upon the best information which they can obtain, and fix, a different valuation. As to all other shares of stock in any railroad company, the market value thereof shall be ascertained and returned, as far as possible, in the same manner as is hereinbefore provided for the shares of stock upon which regular dividends have been paid as aforesaid, but in such returns any facts may be stated showing that such market value differs from the true value, and the board of equalization, in examining and correcting said returns and in making out the statements required to be made, shall regard said market value, if it can be so ascertained, as the proper standard of the value of such shares, unless from the facts stated, or from other information, they shall think it proper to adopt a different valuation, which they in such cases may do.

§ 2443. Valuation in certain cases. In all cases where for any reason it is not possible or feasible to fix or ascertain the market value for any stock in the manner aforesaid, it shall be returned by the party, whose duty it is to make such return, at the price of the last reported market sale of said stock, and in such cases the board of equalization may, in correcting said returns, and making out any statements so required to be made, fix and determine, according to the best information which they can obtain, any valuation for said stock which they may think proper.

§ 2444. Returns by mutual fire and life insurance companies. The secretary or treasurer of every insurance company chartered by this state, and doing business in whole or in part upon the plan of mutual insurance, including every company whose policy-holders have a right to participate in its profits, shall, if a fire insurance company, on or before the twentieth day of January, and, if a life insurance company, on or before the fifteenth day of February, annually, render to the comptroller a sworn statement, showing the total amount of its assets on the preceding thirty-first day of December, with a detailed enumeration of such assets and the market value thereof, the amount of premium notes held by it, its ascertained and unpaid losses on that day, the assessed valuation of its real estate listed against said company in this state during the year ending on said preceding thirty-first day of December, and the amount of taxes payable thereon during said year, and, if a life insurance company, which is also in part a stock company, the stock whereof is by law taxable, the market value of the assets belonging to the stock department of said company, and, if a fire insurance company, with a statement of the balance remaining, after deducting from the total amount of assets the ascertained and unpaid losses, and the market value of any bonds owned by it, which have been heretofore issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the laws of the state, are exempt from taxation, and the premium notes held by it.

§ 2445. Tax on mutual fire insurance companies. Every such mutual fire insurance company shall, annually, pay to the state, on or before the thirtieth day of January, as a tax upon its corporate franchise, three-fourths of one per cent. upon the balance remaining as aforesaid.

§ 2446. Tax on mutual life insurance companies.

Every such mutual life insurance company shall, annually, on or before the twenty-fifth day of February, pay to the state a tax upon its corporate franchise, computed as follows: From the total amount of its premium notes and the market value of all its other assets shall be deducted the amount of its ascertained and unpaid losses, the market value of any bonds owned by it which have been issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which by the laws of this state are exempt from taxation, and, if said company be in part a stock company, the stock of which by law is otherwise liable to taxation, the market value of the assets belonging to its stock department; and such annual tax shall equal one-fourth of one per centum on the balance remaining, less the amount of taxes paid by such company upon its real estate in Connecticut during the year ending on the thirty-first day of December prior thereto, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

§ 2447. Such payments to what extent in lieu of all other taxes. The sums specified in §§ 2445 and 2446 to be paid by each of said companies, annually, shall be in lieu of all other taxes upon its assets, except taxes upon its real estate, and, if it have a stock department, except taxes upon its taxable stock.

§ 2448. Penalties for failures to make returns and payments. If any person whose duty it shall be to make and return any statement required by the preceding sections relating to mutual insurance companies, shall fail to do so within the time limited he shall forfeit five thousand dollars to the state, and if any such insurance company shall fail to make any payment required by this chapter within the time in this chapter limited, it shall forfeit to the state twice the amount required for such payment.

§ 2449. Board of equalization to correct insurance returns. The board of equalization shall examine and correct all statements and returns made to the comptroller in pursuance of §§ 2444, 2445, 2446, 2447, and 2448; and in case any such company shall not make the return therein prescribed, said board shall, upon the best information which it can obtain, make out, within ten days after the time limit for making such returns, the statement required to be made by such company, and such statement

or return so corrected, or made out, shall be conclusive as to the market value and amount of the assets of said company.

§ 2450. Tax on insurance companies of other states.

Every insurance company or association incorporated by or organized under the laws of any other state, and admitted to transact business in this state, and each agent of every such insurance company, shall pay the same fees and taxes to the insurance commissioner of this state as are imposed by such other state upon any similar insurance companies incorporated by or organized under the laws of this state, or upon the agents of any such companies, transacting business in such other state.

Fe	1903	1904	1905	1906
M ₀	\$151,266.00	\$151,229.00	\$152,537.80	\$156,926.20
M ₁	13,341.65	4,515.33	4,944.65	5,113.01
M ₈	320,198.77	309,167.24	330,357.16	344,588.65
R ₇	1,032,173.36	1,083,648.59	1,204,936.48	1,171,289.07
R ₀	252,139.52	250,379.14	237,908.23	295,466.08
N ₅	118,138.22	140,125.88	140,035.51	156,401.97
S ₇	430,810.46	448,383.07	469,611.55	498,582.95
M ₇	466,905.60	50,229.26	15,523.40	12,143.63
I ₁	106,838.22	109,252.86	109,579.27	108,825.85
A ₇	52,475.73	56,956.37	66,643.05	57,901.74
N ₅	44,339.62	43,762.50	44,715.00	50,072.50
E ₃	12,513.44	12,857.20	13,121.47	14,220.71
T ₅	21,973.65	25,817.14	30,464.49	36,346.95
I ₃	118,095.56	122,925.15	130,318.04	140,335.34
S ₃	105,437.01	72,120.89	124,713.71	113,087.36
I ₃	249,729.54	265,780.92	284,117.07	274,258.52
E ₃	141,742.36	142,005.33	139,375.35	141,341.58
I ₃	32,921.98	29,733.32	36,071.08	34,645.09
T ₃	\$3,671,040.69	\$3,318,889.19	\$3,534,973.31	\$3,611,547.20
T ₃	\$3,614,364.15	\$3,209,748.12	\$3,673,461.71	\$3,603,538.58
F ₃	\$448,725.56	\$214,584.49	\$343,072.89	\$275,061.27

106, paid for State Bonds redeemed and canceled.

State of Connecticut
PUBLIC DOCUMENT NO. 31

ESTIMATES

FOR

STATE EXPENDITURES

FOR

TWO FISCAL YEARS

COMMENCING

OCTOBER 1, 1907, AND ENDING SEPTEMBER 30, 1909

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, December 29, 1906.

To the Honorable General Assembly, January Session, 1907.

Estimates have been made, as published in this volume, by the proper officers or by the Comptroller. In some cases the estimates from the Comptroller's office are made by the officers of the institutions for which appropriations are asked, and are published by request of the Comptroller, and in some other cases bureau chiefs have not made estimates as required and the Comptroller has done this for them.

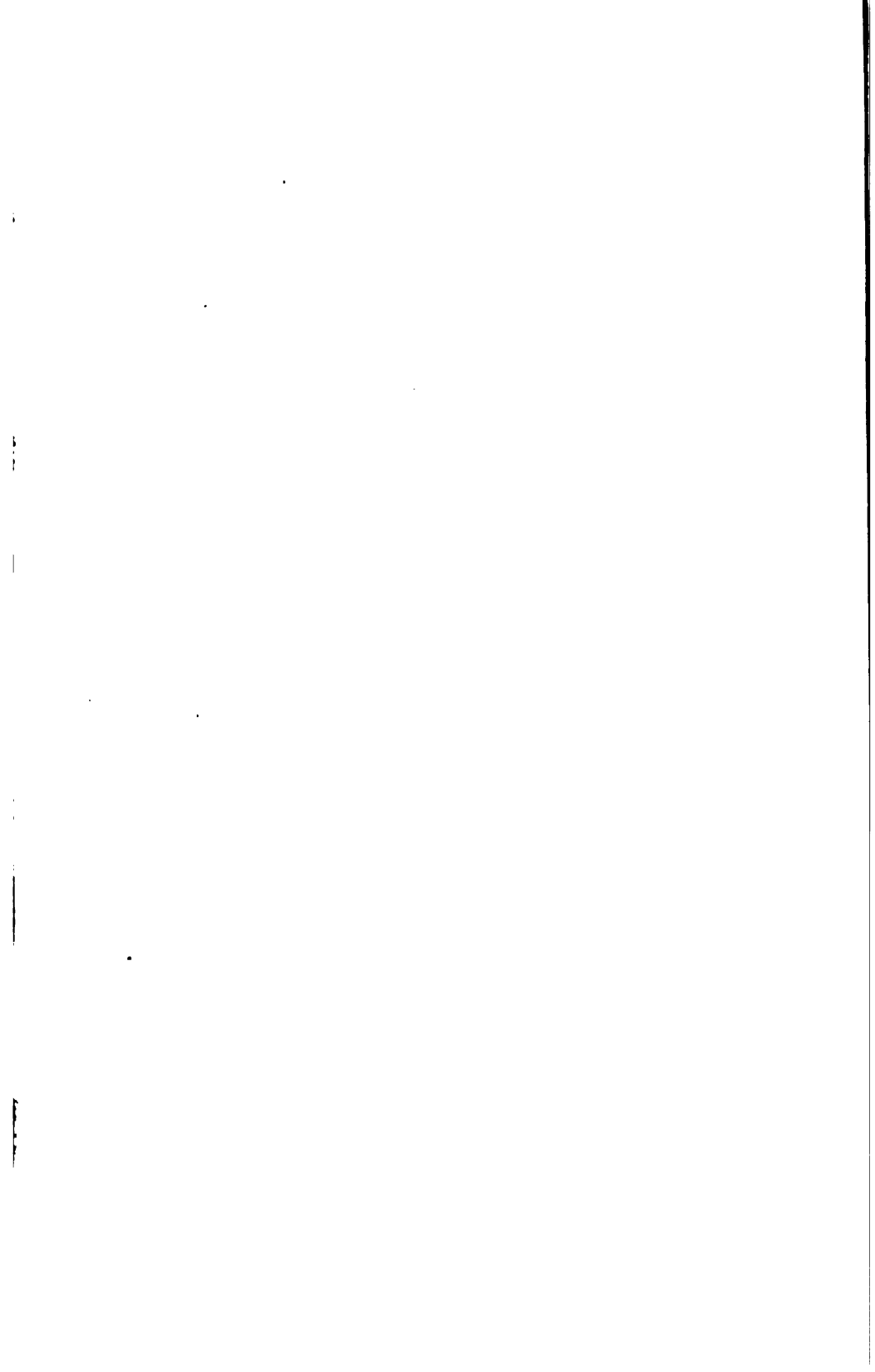
The laws relating to specific appropriations are very unsatisfactory (they may be found both in the revised statutes and in the public acts passed since the last revision) and should be amended.

I submit herein also a compilation of the appropriations of 1903, showing appropriations, transfers, balances covered into the Treasury as not drawn, and other desirable information.

All of which is respectfully submitted.

JAMES F. WALSH,

Treasurer.



State of Connecticut.

ESTIMATES OF EXPENSES

FOR TWO YEARS COMMENCING OCTOBER 1, 1907.

Appropriations, 1905.		Estimates for two years.
.....	Sessions of the General Assembly, .	\$200,000
FOR THE EXECUTIVE DEPARTMENTS.		
\$8,000	Salary of the Governor, . . .	\$8,000
2,400	" " " Executive Secretary, .	2,400
3,600	" " " " Clerk, . . .	3,600
500	Inaugural ceremonies, . . .	500
2,400	Governor's office expenses, . .	3,000
5,000	" extraordinary expenses, . .	5,000 — \$22,500
\$1,000	Salary of the Lieutenant-Governor, .	\$1,000
\$3,000	Salary of the Secretary, . . .	\$3,000
5,000	" " " Deputy Secretary, . .	5,000
3,600	" " " Chief Clerk, . . .	3,600
2,800	" " " Asst. Clerk, . . .	3,200
5,000	Secretary's office, per diem Clerks, .	8,000
2,400	" " expenses, . . .	3,200
200	" " compilation of State Register, . . .	200
1,000	" " Preservation of old records, . . .	1,200 — \$27,400
\$3,000	Salary of the Treasurer, . . .	\$3,000
5,000	" " " Deputy Treasurer, . .	5,000
3,600	" " " Chief Clerk, . . .	3,600
2,800	" " " Asst. Clerk, . . .	2,800
2,000	Treasurer's office, per diem Clerks, .	2,000
1,500	" " office expenses, . . .	1,500 — \$17,900
\$3,000	Salary of the Comptroller, . . .	\$3,000
5,000	" " " Deputy Comptroller, . .	5,000
3,600	" " " Chief Clerk, . . .	3,600
3,120	Comptroller's office, per diem Clerks, .	3,360
1,500	" " office expenses, . . .	2,000
300	" " legal expenses, . . .	200
1,000	" " insane discharged prisoners, . . .	1,200 — \$18,360

Appropriations, 1905.		Estimates for two years.	
\$8,000	Salary of the Attorney-General, . . .	\$8,000	
1,500	Expenses of the Attorney-General, . . .	1,500	
2,000	Attorney-General, office expenses, . . .	2,000	
2,500	“ assistance, . . .	2,500 —	\$14,000
\$5,000	State Librarian, salary, . . .	\$5,000	
4,920	“ “ assistance, . . .	7,500	
4,000	“ “ purchase of books, . . .	6,000	
1,000	“ “ new books, . . .	1,000	
3,000	“ “ incidentals, . . .	3,000	
3,000	“ “ preserving and index- ing records, . . .	3,000	
1,000	“ “ special reports, . . .	1,500	
500	“ “ binding books, . . .	500 —	\$27,500
600	Board of Equalization, printing and inci- dentals, . . .	400	
.....	“ “ Control, . . .	100 —	

JUDICIAL EXPENSES.

Salaries of Justices and Judges:

\$9,000	Salary of the Chief Justice, . . .	\$13,000	
3,000	Expenses of the Chief Justice, . . .	3,000	
33,350	Salaries four Associate Justices, Supreme Court, . . .	48,000	
12,000	Expenses four Associate Justices, Supreme Court, . . .	12,000 —	\$76,000
\$84,700	Salaries, nine Judges Superior Court, . . .	\$108,000	
27,000	Expenses, nine Judges Superior Court, . . .	27,000 —	\$135,000
\$6,000	Salary Judge Common Pleas Court Hart- ford Co., . . .	\$8,000	
6,000	Salary Judge Common Pleas Court (Civil), New Haven Co., . . .	6,000	
6,000	Salary Judge Common Pleas Court (Criminal), New Haven Co., . . .	6,000	
5,000	Salary Judge Common Pleas Court (Civil), New London Co., . . .	5,000	
1,000	Salary Judge Common Pleas Court (Criminal), New London Co., . . .	1,000	
8,000	Salary Judge Common Pleas Court (Civil), Fairfield Co., . . .	8,000	
4,000	Salary Judge Common Pleas Court (Criminal), Fairfield Co., . . .	4,000	
6,000	Salary Judge Common Pleas Court Litchfield Co., . . .	6,000 —	\$44,000

Appropriations, 1905.		Estimates for two years.
\$6,000	Salary Judge District Court Waterbury,	\$6,000
.....	Salary Deputy Judge District Court Waterbury,	3,000 — \$9,000
\$2,000	Expenses Judges Common Pleas and Dis- trict Courts,	\$2,000
\$4,000	Salary State Referee,	\$6,000
1,000	Expenses State Referee,	1,000 — \$7,000
\$12,000	Salary Reporter Judicial Decisions, .	\$12,000
4,000	Salary Clerk Reporter Judicial Decisions,	3,000
	Office expenses Reporter Judicial Decisions,	200 — \$15,200

Clerks of the Superior Court and Their Assistants:

Hartford County.

\$15,000	{ Salaries of Clerks and Asst. Clerks, .	\$14,000
	{ Clerical Assistance,	3,000

New Haven County.

\$28,200	Salaries of Clerks and Asst. Clerks, .	\$26,200
	Clerical assistance at Waterbury, .	2,000

New London County.

\$9,000	Salaries of Clerks and Asst. Clerks, .	\$9,000
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Fairfield County.

\$18,000	Salaries of Clerks and Asst. Clerks, .	\$18,000
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Windham County.

\$6,000	Salaries of Clerks and Asst. Clerks, .	\$6,000
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Litchfield County.

\$6,000	{ Salaries of Clerks and Asst. Clerks, .	\$6,000
	{ Clerical assistance,	600

Middlesex County.

\$6,000	Salaries of Clerks and Asst. Clerks, .	\$6,000
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Tolland County.

\$4,000	Salaries of Clerks and Asst. Clerks, .	\$4,000 — \$94,800
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Appropriations,
1905.

Estimates for
two years.

Salaries and Expenses States' Attorneys :

Hartford County.

\$8,000	State's Attorney,	.	.	.	.	\$8,000
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New Haven County.

\$8,000	State's Attorney,	.	.	.	.	\$8,000
2,400	Asst. State's Attorney at Waterbury,	.	.	.	.	2,400

New London County.

\$5,000	State's Attorney,	.	.	.	.	\$5,000
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Fairfield County.

\$8,000	State's Attorney,	.	.	.	.	\$8,000
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Windham County.

\$3,400	State's Attorney,	.	.	.	.	\$3,400
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Litchfield County.

\$4,000	State's Attorney,	.	.	.	.	\$4,000
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Middlesex County.

\$3,400	State's Attorney,	.	.	.	.	\$3,400
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Tolland County.

\$2,500	State's Attorney,	.	.	.	.	\$2,500
3,600	Expenses,	.	.	.	.	3,600 — \$48,300

Salaries and Expenses Prosecuting Attorneys.

\$4,000	Court Common Pleas New Haven County,					
	salary,	.	.	.	.	\$4,000
2,400	Court Common Pleas New London County,					
	salary,	.	.	.	.	2,400
3,000	Court Common Pleas Fairfield County,					
	salary,	.	.	.	.	3,000
3,000	District Court Waterbury, New Haven					
	County, Salary,	.	.	.	.	3,000
1,600	Expenses,	.	.	.	.	1,600 — \$14,000
\$16,000	Salaries of Sheriffs,	.	.	.	.	\$16,000

Appropriations,
1905.

Estimates for
two years.

COURT EXPENSES.

Superior Court, Hartford County:

\$29,000	Sheriff's attendance and other expenses,	\$35,000
5,500	Balance jury debenture,	11,000
30,000	Bills of costs in criminal cases,	30,000

Superior Court, New Haven County:

\$55,000	Sheriff's attendance and other expenses,	\$60,000
17,500	Balance jury debenture,	20,000
40,000	Bills of costs in criminal cases,	50,000

Superior Court, New Haven County, at Waterbury:

\$10,000	Sheriff's attendance and other expenses,	\$17,500
8,000	Balance jury debenture,	9,000
10,000	Bills of costs in criminal cases,	15,000

Superior Court, New London County:

\$15,000	Sheriff's attendance and other expenses,	\$15,000
7,500	Balance jury debenture,	7,500
18,000	Bills of costs in criminal cases,	25,000

Superior Court, Fairfield County:

\$42,000	Sheriff's attendance and other expenses, .	\$40,000
10,000	Balance jury debenture,	10,000
50,000	Bills of costs in criminal cases,	50,000

Superior Court, Windham County:

\$8,000	Sheriff's attendance and other expenses,	\$6,000
3,100	Balance jury debenture,	3,000
7,500	Bills of costs in criminal cases,	11,000

Superior Court, Litchfield County:

\$12,000	Sheriff's attendance and other expenses,	\$12,000
5,000	Balance jury debenture,	6,000
10,000	Bills of costs in criminal cases,	14,000

Superior Court, Middlesex County:

\$10,000	Sheriff's attendance and other expenses,	\$10,000
3,000	Balance jury debenture,	4,000
10,000	Bills of costs in criminal cases,	10,000

Appropriations,
1905.

Estimates for
two years.

Superior Court, Tolland County:

\$5,000	Sheriff's attendance and other expenses,	\$5,500
2,000	Balance jury debenture,	2,000
3,500	Bills of costs in criminal cases,	4,000

Common Pleas Court, Hartford County:

\$10,000	Sheriff's attendance and other expenses,	\$10,000
4,700	Balance jury debenture,	4,000

Common Pleas Court, Civil Side, New Haven County:

\$12,500	Sheriff's attendance and other expenses,	\$13,000
7,000	Balance jury debenture,	8,000

Common Pleas Court, Criminal Side, New Haven County:

\$5,000	Sheriff's attendance and other expenses,	\$5,000
5,000	Balance jury debenture,	6,000
8,000	Bills of costs in criminal cases,	12,000

District Court of Waterbury, New Haven County:

\$11,000	Sheriff's attendance and other expenses, .	\$11,600
4,700	Balance jury debenture,	5,000
4,000	Bills of costs in criminal cases,	6,000

Common Pleas Court, Civil Side, New London County:

\$3,000	Sheriff's attendance and other expenses,	\$3,000
1,800	Balance jury debenture,	1,800

Common Pleas Court, Criminal Side, New London County:

\$2,500	Sheriff's attendance and other expenses,	\$2,500
3,000	Balance jury debenture,	3,000
5,750	Bills of costs in criminal cases,	5,750

Common Pleas Court, Civil Side, Fairfield County:

\$9,000	Sheriff's attendance and other expenses,	\$9,000
4,000	Balance jury debenture,	4,000

Common Pleas Court, Criminal Side, Fairfield County:

\$4,000	Sheriff's attendance and other expenses,	\$3,000
2,900	Balance jury debenture,	2,500
15,000	Bills of costs in criminal cases,	15,000

Appropriations,
1905.

Estimates for
two years.

Common Pleas Court, Litchfield County:

\$2,500	Sheriff's attendance and other expenses,	\$3,500	
1,800	Balance jury debenture,	1,500 —	\$617,650

MILITARY.

Governor's Guards:

\$5,252	First Co. Governor's Foot Guard,	\$5,252	
4,174	Second Co., " " "	4,252	
4,772	First Co. Governor's Horse Guard,	4,772	
1,500	Contingent expenses,	1,500 —	\$15,776

Adjutant-General's Department:

\$6,000	Salary of the Adjutant-General,	\$6,000	
3,600	" " " Asst. Adjutant-General,	3,600	
8,400	" " three clerks,	8,400	
8,275	Adjutant-General office expenses,	8,275 —	\$26,275

Quartermaster-General's Bureau:

\$6,400	Salaries,	\$6,400	
14,760	Care public property,	11,000	
12,500	Uniform compensation,	17,220	
5,300	Officers' compensation,	5,000	
135	Care of arms,	270	
1,300	Freight and express charges,	1,500	
4,000	Rentals and care of rifle ranges,	4,000	
20,000	Connecticut National Guard,	20,000	
6,000	Niantic Camp Ground,	4,000	
40,000	Care State Armories,	35,000	
20,000	Armory rents,	20,000	
4,000	Ammunition,	6,000	
13,000	Transportation,	13,000	
2,000	Uniform repairs,	2,000	
1,000	Arsenal repairs,	1,000	
1,000	Office expenses,	3,000	
8,000	New uniforms,	8,000	
6,000	Naval militia,	5,000	
2,000	Lighting company rooms,	2,000	
.....	Steel lockers for armories,	7,000	
.....	Gold medal cots,	5,500	
2,500	Contingent,	2,500 —	\$179,390.

Surgeon-General's Department.

1,000	Salary of the Surgeon-General,	\$1,000	
100	Office expenses Surgeon-General,	100	
600	Medical stores,	600 —	\$1,700

Appropriations,
1905.

Estimates for
two years.

Bureau of Subsistence.

\$15,000	Subsistence for Encampments, 1908, 1909, }	\$14,000
2,400	" " May parades, " }	

Bureau of Pay.

\$78,286	Pay Conn. Nat. Guard Encamp. 1908-1909, }	
10,638	" " " " May Parades, " }	\$89,424
11,190	Military enrollment,	11,190
.....	Allowance for pay of clerks, brigade, regi- mental and company,	3,250
2,000	Contingent for necessary expenses, A. G. office and bureau of pay,	2,000 — \$105,864

Insurance.

.....	Cost of insurance on State Armories, .	\$7,313
.....	" " " " " Arsenal and contents,	7,625 — \$14,938
	Total Military,	\$357,943

STATE BOARD OF EDUCATION.

Common, High, and Evening Schools:

\$995,500	Common Schools,	\$1,077,000
80,000	" " average attendance,	95,000
15,000	" " supervision,	18,000
40,000	High " tuition,	55,000
20,000	" " transportation,	22,000
10,000	Evening " tuition,	14,000 — \$1,281,000
\$180,000	Normal Schools, salaries and running ex- penses,	\$180,000
.....	Normal School building at Willimantic, changes and repairs,	2,000
.....	Normal School building at New Haven, changes and repairs,	1,000 — \$183,000
\$7,000	Salary of Secretary,	\$7,000
1,200	Expense of Secretary,	1,200
6,000	Salaries of clerks,	6,000
11,000	Office expenses,	11,000
3,000	Salary of agent,	3,000
1,500	Expense of agent,	1,500
20,000	Special agents, salaries and expenses,	22,000
500	Expense of Board,	500
5,500	Expense of Public Library Committee,	5,500
6,000	Teachers' meetings,	6,000
15,000	School libraries and apparatus,	15,000
10,000	Public libraries,	17,000 — \$95,700
	Total Education,	\$1,559,700

Appropriations,
1905.

Estimates for
two years.

COMMISSIONS.

Insurance Commissioner:

\$7,000	Salary of the Commissioner,	.	.	\$7,000
6,000	" " " Actuary,	.	.	6,000
3,600	" " " Chief Clerk,	.	.	3,600
3,000	" " " First Asst. Clerk,	.	.	3,000
3,000	" " " Second " "	.	.	3,000
2,800	" " " Third " "	.	.	2,800
2,000	" " " Fourth " "	.	.	2,400
2,400	" " " Statistician,	.	.	2,400
1,200	" " " Inspector,	.	.	1,000
3,000	Per diem clerks,	.	.	3,000
12,600	Extra clerical services,	.	.	12,600
5,000	Printing and stationery,	.	.	5,000
4,000	Incidental expenses of office,	.	.	4,000
10,000	Examination of insurance companies,	.	.	10,000
1,200	" " fraternal societies,	.	.	1,000
200	Legal expenses,	.	.	100 — \$66,900

Railroad Commissioners:

\$18,000	Salaries of the Commissioners,	.	.	\$18,000
3,600	Salary " " clerk,	.	.	3,600
4,500	Traveling and incidental expenses,	.	.	4,500 — \$26,100

Bank Commissioners:

\$10,000	Salaries,	.	.	\$10,000
2,000	Expenses,	.	.	2,000
1,500	Incidentals,	.	.	1,500 — \$13,500

Building and Loan Commissioner:

\$5,000	Salary,	.	.	\$5,000
1,000	Traveling and office expenses,	.	.	1,000 — \$6,000

Highway Commissioner:

\$6,000	Salary,	.	.	\$6,000
3,000	Traveling expenses,	.	.	3,000
12,000	Clerical and office expenses,	.	.	12,000
459,000	Improvement of public roads,	.	.	450,000
.....	Trunk line connections,	.	.	50,000
10,000	Enforcement of repairs,	.	.	10,000
30,000	Deputies, Inspectors, and Engineers,	.	.	30,000
.....	Operation and maintenance of crushers,	.	.	3,000
.....	Protection of Roads,	.	.	10,000 — \$574,000

Appropriations,
1905.

Estimates for
two years.

Factory Inspector:

5,000	Salary,	.	.	.	\$5,000	
14,000	Salary of deputies,	.	.	.	14,000	
2,500	Office and traveling expenses,	.	.	.	2,500 —	\$21,500

Labor Bureau:

\$5,000	Salary of Commissioner,	.	.	.	\$5,000	
3,600	" " Chief Clerk,	.	.	.	3,600	
1,500	" " Stenographer,	.	.	.	1,500	
2,000	Office and traveling expenses,	.	.	.	2,000	
5,000	Special agents,	.	.	.	5,000	
20,000	Free employment bureaus,	.	.	.	20,000 —	\$37,100

School Fund:

\$5,000	Salary of the Commissioner,	.	.	.	\$5,000	
3,600	" " " Chief Clerk,	.	.	.	3,600	
2,800	" " " Asst. Clerk,	.	.	.	2,800	
3,000	Office and Commissioner's expenses,	.	.	.	3,250	
2,000	Real estate expenses,	.	.	.	2,000	
800	Legal expenses,	.	.	.	800	
600	Expense Agricultural College Fund,	.	.	.	600 —	\$18,050

Fish and Game Commissioners:

\$1,800	Salaries of the Commissioners,	.	.	.	\$2,200	
1,800	Expenses of the Commissioners,	.	.	.	1,800	
400	Clerical services,	.	.	.	400	
8,000	Propagation of fish,	.	.	.	8,000	
3,000	Care and repairs of fish hatcheries,	.	.	.	3,000	
10,000	Propagation of lobsters,	.	.	.	6,000	
1,000	Fish and Game Wardens,	.	.	.	1,000 —	\$22,400

Shell-Fish Commission:

\$3,000	Salaries and expenses of Commissioners,	.	.	.	\$3,000	
2,800	Salary of clerk,	.	.	.	2,800	
1,000	Office and incidental expenses,	.	.	.	1,000	
800	Assessment and collection of taxes,	.	.	.	800	
500	Engineer's services,	.	.	.	500	
500	Special engineering,	.	.	.	500	
5,600	Oyster police,	.	.	.	5,600	
2,500	{ Inspecting natural oyster beds,	.	.	.	1,200	
	{ Buoying natural oyster beds,	.	.	.	2,000	
1,000	Building and repairing signals,	.	.	.	1,000	
500	Mud dumping,	.	.	.	500 —	\$18,900

Appropriations,
1905.

Estimates for
two years.

Tax Commissioner :

\$6,000	Salary,				\$6,000	
2,600	Clerical assistance,				3,000	
1,000	Office expenses,				1,000 —	\$10,000

Pharmacy Commission :

\$1,800	Salary of the Commissioner,				\$1,800	
200	Clerical expenses,				400	
800	Expense of commission,				800 —	\$3,000

Dairy Commission :

\$3,000	Salary of Commissioner,				\$3,600	
2,000	Expenses of Commissioner,				2,400	
2,400	Salary of Deputy Commissioner,				3,000	
1,600	Expense of Deputy Commissioner,				2,400 —	\$11,400

Commissioner of Domestic Animals :

\$3,000	Salary of the Commissioner,				\$3,600	
4,500	Expenses, office, traveling, and veterinary,				5,500	
8,000	Cattle condemned,				9,000 —	\$18,100

Temporary Examiner of Public Records :

\$4,000	Salary,				\$4,000	
2,000	Expenses,				2,000 —	\$6,000

State Police :

\$34,000	Salaries, Superintendent and force,				\$24,000	
4,000	Commissioners' office expenses,				4,000	
12,000	Traveling expenses,				8,000	
.....	Deputy Sheriffs and other officers specially employed,				14,000 —	\$50,000
\$1,000	Commission on Uniformity of State Legislation,					\$2,000
\$10,000	Sculpture Commission,					\$30,000

Israel Putnam Memorial Camp Ground :

\$3,500	Care of grounds and expenses of commissioners,					\$3,500
\$2,500	Special Commissions,					\$6,500

Appropriations,
1905.

Estimates for
two years.

Inspector-General Gas and Gas Meters:

\$2,500	{ Salary,	\$2,000	
	{ Expenses,	500 —	\$2,500
\$750	Board Mediation and Arbitration, salary and expenses,		\$750
\$3,600	State Auditors,		\$4,500
\$1,000	Conn. Commission for Jamestown Tercentennial Exposition,		\$30,000

Armory and Arsenal Commission:

\$30,000	Building an arsenal and armory,		\$400,000
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Commission for repairs of Capitol:

\$18,000	"No appropriation required unless Gen'l Assembly provides an appropriation for a new library building with accommodations for Supreme Court for which plans have been prepared."		
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AGRICULTURAL.

Connecticut Agricultural College:

\$40,000	Current Expenses,	\$50,000	
3,600	Storrs Experiment Station, food investigation,	3,600	
.....	Improvements,	55,000	
.....	Payment in lieu of interest of Agricultural College Fund,	13,500 —	\$122,100

Connecticut Agricultural Experiment Station:

\$20,000	Current expenses,	\$20,000	
5,000	Food investigation,	5,000	
6,000	State entomologist,	6,000 —	\$31,000

State Board of Agriculture:

\$5,000	Current expenses,	\$7,000	
9,000	Agricultural Societies,	9,000	
3,000	Connecticut Pomological Society,	3,000	
1,000	Connecticut Sheep Breeders' Association,	1,000	
3,000	Connecticut Dairymen's Association,	3,000	
6,000	Fox Bounties,	6,200	
2,000	State Forester,	2,000	

STATE INSTITUTIONS.

Connecticut State Prison:

\$80,000	Deficiency in earnings,	\$70,000	
.....	Prison Library,	1,000 —	\$71,000

Appropriations,
1905.

Estimates for
two years.

Connecticut Prison Association:

\$600	Salary of Secretary and Agent, . . .	\$1,200	
5,400	Discharged prisoners, . . .	5,400	
.....	Clerk, . . .	1,200 —	\$7,800

Board of Pardons:

\$1,000	Expense of Board and salary of clerk, . . .	\$1,000
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Board of Prisoners in County Jails:

\$200,000	Hartford County, . . .	\$82,000	
	New Haven " . . .	65,000	
	New London " . . .	24,000	
	Fairfield " . . .	45,000	
	Windham " . . .	18,000	
	Litchfield " . . .	10,000	
	Middlesex " . . .	8,000	
	Tolland " . . .	5,000 —	\$257,000

Board of Children in County Homes:

\$24,000	Hartford County, . . .	\$28,000	
35,000	New Haven " . . .	38,000	
16,000	New London " . . .	18,000	
40,000	Fairfield " . . .	45,000	
12,000	Windham " . . .	12,000	
10,000	Litchfield, " . . .	15,000	
14,000	Middlesex " . . .	14,000	
9,000	Tolland " . . .	10,000 —	\$180,000
\$140,000	Connecticut School for Boys, . . .		\$140,000
103,740	Connecticut Industrial School for Girls, . . .		105,560
58,000	Education of the Deaf and Dumb, . . .		65,000

State Board of Education for the Blind:

\$52,000	Tuition and board of state pupils, . . .	\$44,400	
	Transportation and clothing, . . .	1,600	
	Machinery, tools, and materials, . . .	2,500	
	Exp. of, Board, officers, State Auditors, and Secretary, . . .	1,400	
	Salary of Secretary, . . .	3,600 —	\$53,500

Connecticut Hospital for the Insane:

\$358,000	Board bill, . . .	\$373,334
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Appropriations,
1905.

Estimates for
two years.

Norwich Hospital for the Insane:

\$45,600	Board of 400 patients for 104 weeks at			
	\$1.50 per week,	\$62,400		
	Deficiency appropriation,	27,200 —	\$89,600	
\$8,000	Insane elsewhere than at Middletown and Norwich,			\$8,000
\$54,000	Connecticut School for Imbeciles,			\$65,000
\$10,000	Connecticut Children's Aid Society Cor- poration,			\$14,000
\$4,000	Connecticut Humane Society,			\$4,000

Hospitals:

\$10,000	Bridgeport Hospital,	\$10,000		
10,000	Danbury "	10,000		
6,000	Day-Kimball "	6,000		
6,000	Derby "	6,000		
20,000	General Hospital Society of New Haven,	20,000		
10,000	Grace " " "	10,000		
20,000	Hartford Hospital,	20,000		
15,000	Hartford Anti-Tuberculosis Hospital,	15,000		
6,000	Litchfield Co. Hospital of Winchester,	6,000		
6,000	Meriden Hospital,	6,000		
6,000	Middlesex Co. Hospital, Middletown,	6,000		
10,000	New Britain General Hospital,	10,000		
10,000	New Haven Anti-Tuberculosis Hospital,	10,000		
10,000	New London Memorial "	10,000		
10,000	Norwalk Hospital,	10,000		
10,000	St. Francis Hospital, Hartford,	10,000		
6,000	St. Vincent's " Bridgeport,	6,000		
10,000	Stamford "	10,000		
10,000	Waterbury "	10,000 —	\$191,000	

State Board of Charities:

\$3,600	Salary of Secretary,	\$3,600		
3,400	Expense of Board and Secretary,	3,400		
2,000	Pay of agents,	4,000		
.....	Expense of County Home agents,	2,000 —	\$13,000	

Soldiers' Hospital Board:

\$230,000	Sick, wounded, and disabled soldiers and marines, including the insane,	\$260,000		
40,000	Support of disabled soldiers, sailors, and marines of the Civil War, and their wives and widows, under act approved June 9, 1903,	60,000 —	\$320,000	

Appropriations, 1905.		Estimates for two years.
\$2,200	Soldiers' children,	\$1,700
24,000	Deceased soldiers,	26,000
.....	Care soldiers of the Spanish-American War,	1,000
.....	Families of indigent soldiers,	2,000 — \$30,700
\$22,000	Connecticut State Firemen's Association,	\$22,000

State Board of Health:

\$4,000	Salary of Secretary,	\$4,000
5,000	Expenses,	8,000
2,000	Investigating summer resorts,	2,000
2,000	Investigating pollution of streams,	
6,000	Laboratory for bacteriological and chemical work,	15,000 — \$29,000

County Health Officers:

\$4,000	Hartford County,	\$4,000
4,000	New Haven "	4,000
1,500	New London "	1,500
2,200	Fairfield "	2,000
1,500	Windham "	1,500
1,800	Litchfield "	1,800
1,200	Middlesex "	1,200
1,400	Tolland "	1,400 — \$17,400

MISCELLANEOUS.

\$2,000	Taxes refunded,	\$2,500
10,000	Grade crossings,	10,000
12,000	Drawbridges (maintaining),	13,000
14,000	Railroad indebtedness of towns,	14,000
3,000	Old Saybrook and Old Lyme Ferry,	3,000
.....	Lyme and Chester Ferry,	2,400
60,000	Connecticut River Bridge and Highway Dist.,	66,000
3,000	State Geological and Natural History Survey,	3,000
2,000	Connecticut Historical Society,	2,000
2,000	Trustees Henry Whitfield House,	2,000
1,000	Fort Griswold Tract Commission,	1,000
600	Anna Warner Bailey Chapter D. A. R.,	600
12,000	State paupers,	12,000
100,000	Printing and circulating public documents,	100,000
20,000	Expense of printing and circulating public documents,	20,000
.....	Rewards for horse and poultry thieves,	1,500

Appropriations, 1905.	Estimates for two years.
..... Town fire wardens,	1,500
..... Girls committed to charitable institutions,	5,000
8,000 Premiums on bonds for State Officers,	4,000
6,680 State pensions,	6,300
110,000 Capitol furniture and grounds,	110,000
15,000 For any purpose for which there is exist- ing law for its expenditures and for which no appropriation has been made,	50,000

SYNOPSIS OF ESTIMATES OF EXPENDITURES FOR TWO YEARS.

General Assembly,	\$200,000
Executive departments,	101,160
Educational,	1,559,700
Military,	357,943
Judicial (salaries and courts),	1,078,950
Counties for board of prisoners and children in homes,	437,000
Commissions (highway commission not included),	809,200
State institutions and charities,	1,660,394
Highway commission and highways,	574,000
Interest on state bonds,	52,880
State printing and Capitol and grounds,	230,000
Agriculture,	184,300
Sundry purposes,	187,800

\$7,433,327

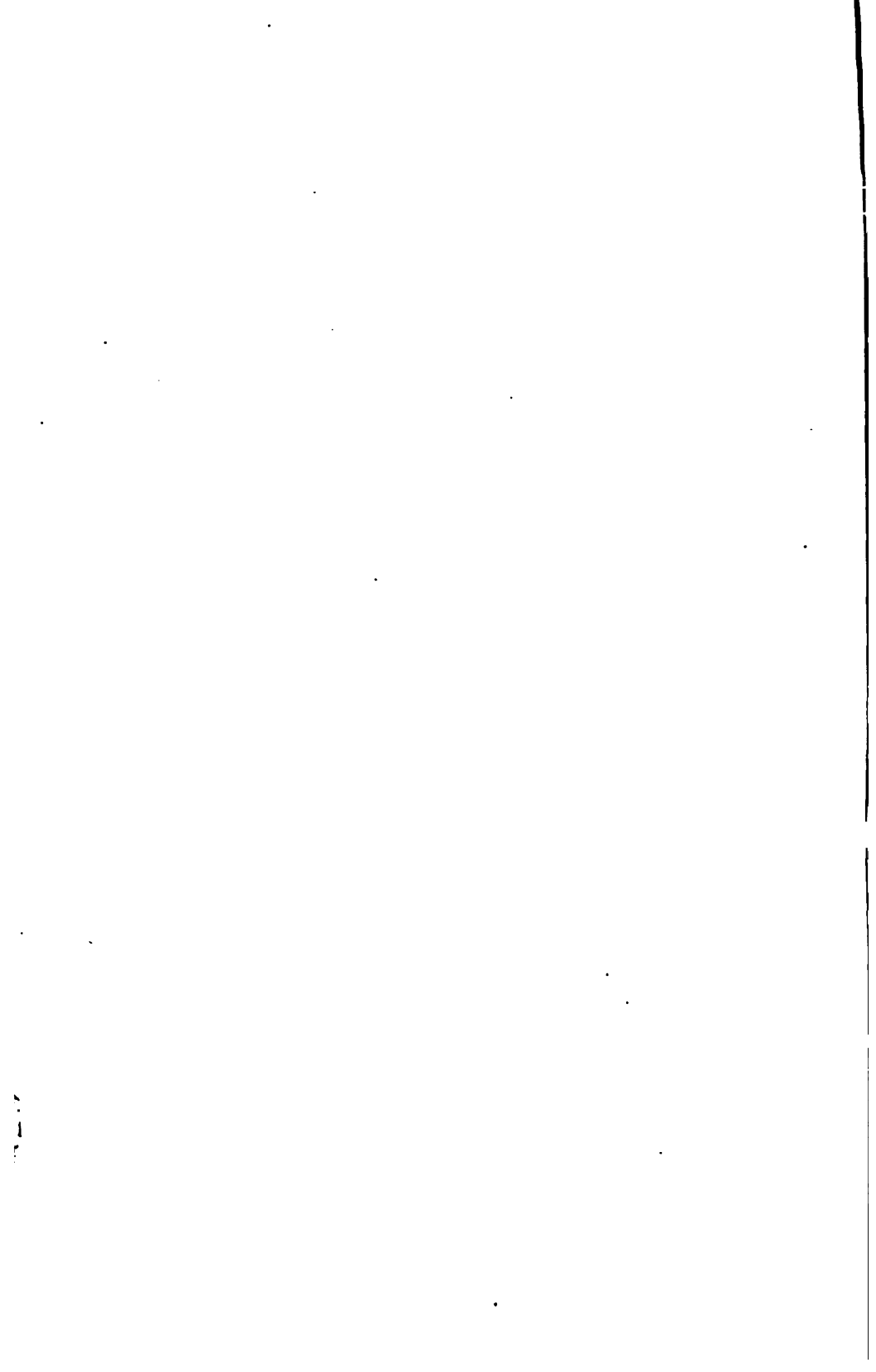
ESTIMATED RECEIPTS OF THE STATE TREASURY FOR THE TWO FISCAL YEARS COMMENCING OCTOBER 1, 1907.

Military commutation tax,	\$310,000
Mutual fire insurance companies,	9,000
Mutual life insurance companies,	650,000
Railroads, steam,	2,300,000
Railroads, street,	500,000
Non-resident stock,	270,000
Savings banks,	900,000
Miscellaneous,	20,000
Interest of school fund transferred,	215,000
Avails of courts and forfeited bonds,	110,000
National aid to soldiers' homes,	80,000
Express companies,	25,000
Telegraph and telephone companies,	50,000
Insurance Commissioner,	225,000
Sundry taxes and receipts,	80,000
Inheritance tax,	525,000
Investment tax (on notes, bonds, etc.),	270,000
Interest on deposits in banks,	31,000

\$6,520,000

RECEIPTS OF TREASURY.

FOR THE FISCAL YEAR ENDING IN	1905.	1906.
Military commutation tax,	\$152,537.80	\$156,926.20
Mutual fire insurance companies,	4,944.65	5,113.01
Mutual life insurance companies,	330,357.16	344,588.65
Railroads, steam,	1,204,936.48	1,171,289.07
Railroads, street,	237,908.23	295,466.08
Non-resident stock,	140,035.51	156,401.97
Savings banks,	469,611.55	498,582.95
Miscellaneous receipts,	15,523.40	12,143.63
Interest of School Fund transferred,	109,579.27	108,825.85
Avails of courts and forfeited bonds,	66,643.05	57,901.74
National aid to soldiers' homes,	44,715.00	50,072.50
Express companies,	13,121.47	14,220.71
Telegraph and telephone companies,	30,464.49	36,346.95
Insurance Commissioner,	130,318.04	140,335.34
Sundry taxes and receipts,	124,713.71	113,087.36
Inheritance tax,	284,117.07	274,258.52
Investment tax (on notes, bonds, etc.),	139,375.35	141,341.58
Interest on deposits in banks, etc.,	36,071.08	34,645.09
Total yearly receipts,	<u>\$3,534,973.31</u>	<u>\$3,611,547.20</u>



State of Connecticut
PUBLIC DOCUMENT No. 1.

REPORT
OF
THE COMPTROLLER
TO
THE GOVERNOR

For the Year ended September 30, 1906

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press:
THE CASE, LOCKWOOD & BRAINARD COMPANY
1906

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

October 25, 1906.

To His Excellency, Henry Roberts, Governor:

SIR:—In compliance with the Statute, I have the honor to present you with my annual report of the transactions of this department for the fiscal year ended September 30th, 1906.

The following tables show the relative volume of the State's business, as compared with the previous year:

TOTAL RECEIPTS.

Year ended Sept. 30, 1905,	\$3,534,973.31
" " " " 1906,	3,611,547.20

TOTAL EXPENSES.

Year ended September 30, 1905:—

Civil List Orders drawn by Comptroller, .	\$3,630,790.09
State bonds purchased,	10,000.00
Interest on State bonds,	29,676.67
Interest on trust funds in Treasury, .	2,866.06
	\$3,672,332.82

Year ended September 30, 1906:—

Civil List Orders drawn by Comptroller, .	\$3,522,953.06
State bonds purchased,	60,000.00
Interest on State bonds,	28,755.00
Interest on trust funds in Treasury, .	2,354.11
	\$3,614,062.17

BALANCE OF CIVIL LIST FUNDS IN TREASURY.

Year ended Sept. 30, 1905,	\$599,027.11
" " " " 1906,	607,038.73

COMPTROLLER'S REPORT, 1906.

CAPITOL AND GROUNDS.

The general condition of the Capitol building has been improved during the past year, and this without adding to the ordinary expenditure for that purpose. Permanent repairs upon the steam piping are in process, and the old plumbing, where repairs are necessary, is being replaced by a more sanitary style.

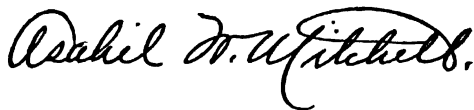
The roof yet demands attention, as nothing has been done to it except to temporarily repair the worst leaks.

The interior decoration of the building should be renewed in many instances, and an increased appropriation for this purpose may be necessary.

The fireproof vaults in the basement, ordered by Special Act No. 401 of the General Assembly of 1905, are practically complete, with the exception of part of the steel shelving. The amounts expended and contracted for, will not materially exceed one-half the appropriation made.

And now, a word of appreciation for my fellow helpers, the deputy, clerks, superintendents, and all the Capitol employees. This to the public is entirely unnecessary, as every person who has had business in the Capitol, or with any department, can testify, but without it I would appear ungrateful for faithful services in sharing with me the responsibilities of my office.

Respectfully submitted,

A handwritten signature in cursive script, reading "Asahel W. Fitch". The signature is written in dark ink and is positioned above the printed title "Comptroller."

Comptroller.

Grand List.

THE GRAND LIST.

The Grand List of the State for October 1, 1905, amounts to seven hundred twelve million five hundred nineteen thousand one hundred sixty-six dollars (\$712,519,166). This is an increase of twenty-one million six hundred twenty-three thousand and twenty-four dollars (\$21,623,024) over the amount of the preceding year. In the following tables I have given the total list of taxable property for each town in the State, as corrected by the Board of Equalization.

HARTFORD COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Hartford, . . .	\$77,615,151	Marlborough, . . .	140,493
Avon, . . .	470,083	New Britain, . . .	23,964,415
Berlin, . . .	1,479,890	Newington, . . .	653,595
Bloomfield, . . .	836,361	Plainville, . . .	1,462,208
Bristol, . . .	6,193,778	Rocky Hill, . . .	537,236
Burlington, . . .	367,049	Simsbury, . . .	2,000,222
Canton, . . .	1,574,289	Southington, . . .	3,807,883
East Granby, . . .	546,385	South Windsor, . . .	1,356,503
East Hartford, . . .	3,935,364	Suffield, . . .	1,970,726
East Windsor, . . .	1,568,145	West Hartford, . . .	3,415,271
Enfield, . . .	4,225,863	Wethersfield, . . .	1,470,012
Farmington, . . .	1,942,329	Windsor, . . .	1,703,702
Glastonbury, . . .	2,321,851	Windsor Locks, . . .	2,186,330
Granby, . . .	578,186		
Hartland, . . .	212,280		\$159,723,876
Manchester, . . .	11,188,276		

NEW HAVEN COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
New Haven, . . .	\$110,001,166	Cheshire, . . .	1,224,359
Ansonia, . . .	9,570,955	Derby, . . .	5,420,968
Beacon Falls, . . .	440,456	East Haven, . . .	1,145,005
Bethany, . . .	389,051	Guilford, . . .	1,372,774
Branford, . . .	2,915,025	Hamden, . . .	2,584,864

Grand List.—Continued

Towns.	October 1, 1905.	Towns.	October 1, 1905
Madison, . . .	1,300,000	Prospect, . . .	160,151
Meriden, . . .	21,482,424	Seymour, . . .	2,991,966
Middlebury, . . .	468,695	Southbury, . . .	450,775
Milford, . . .	3,902,189	Wallingford, . . .	5,824,367
Naugatuck, . . .	7,586,546	Waterbury, . . .	50,186,036
North Branford, . . .	410,399	Wolcott, . . .	232,571
North Haven, . . .	1,065,253	Woodbridge, . . .	543,766
Orange, . . .	7,732,812		
Oxford, . . .	451,771		\$239,854,368

NEW LONDON COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
New London, . . .	\$14,294,413	Montville, . . .	1,205,735
Norwich, . . .	16,396,149	North Stonington, . . .	410,399
Bozrah, . . .	392,440	Old Lyme, . . .	660,426
Colchester, . . .	882,689	Preston, . . .	578,056
East Lyme, . . .	1,009,036	Salem, . . .	191,382
Franklin, . . .	291,051	Sprague, . . .	1,065,150
Griswold, . . .	2,278,300	Stonington, . . .	5,521,308
Groton, . . .	4,116,834	Voluntown, . . .	339,261
Lebanon, . . .	777,920	Waterford, . . .	1,505,546
Ledyard, . . .	427,752		
Lisbon, . . .	263,000		\$52,861,790
Lyme, . . .	254,943		

FAIRFIELD COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Bridgeport, . . .	\$68,099,301	Norwalk, . . .	14,285,612
Bethel, . . .	1,282,732	Redding, . . .	745,365
Brookfield, . . .	426,090	Ridgefield, . . .	2,370,987
Darien, . . .	3,494,605	Sherman, . . .	304,769
Danbury, . . .	14,477,332	Stamford, . . .	20,092,070
Easton, . . .	550,000	Stratford, . . .	2,458,373
Fairfield, . . .	3,620,426	Trumbull, . . .	786,109
Greenwich, . . .	15,892,666	Weston, . . .	465,176
Huntington, . . .	4,464,588	Westport, . . .	3,281,058
Monroe, . . .	333,563	Wilton, . . .	854,906
New Canaan, . . .	2,399,599		
New Fairfield, . . .	342,921		\$163,000,070
Newtown, . . .	1,971,822		

Grand List.—Continued.**WINDHAM COUNTY.**

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Brooklyn, . . .	\$1,267,496	Putnam, . . .	4,341,648
Ashford, . . .	180,792	Scotland, . . .	177,300
Canterbury, . . .	351,287	Sterling, . . .	597,185
Chaplin, . . .	180,656	Thompson, . . .	2,300,010
Eastford, . . .	151,401	Windham, . . .	5,796,493
Hampton, . . .	289,356	Woodstock, . . .	792,828
Killingly, . . .	3,846,168		
Plainfield, . . .	2,630,709		
Pomfret, . . .	1,560,532		
			\$24,463,861

LITCHFIELD COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Litchfield, . . .	\$2,771,314	Norfolk, . . .	1,140,887
Barkhamsted, . . .	302,724	Plymouth, . . .	1,177,561
Bethlehem, . . .	326,919	Roxbury, . . .	554,646
Bridgewater, . . .	307,007	Salisbury, . . .	1,923,699
Canaan, . . .	402,433	Sharon, . . .	1,665,877
Colebrook, . . .	355,357	Thomaston, . . .	2,304,998
Cornwall, . . .	521,570	Torrington, . . .	8,728,160
Goshen, . . .	404,798	Warren, . . .	244,549
Harwinton, . . .	420,146	Washington, . . .	1,466,575
Kent, . . .	605,600	Watertown, . . .	1,568,900
Morris, . . .	400,953	Winchester, . . .	4,912,607
New Hartford, . . .	994,716	Woodbury, . . .	920,478
New Milford, . . .	3,424,920		
North Canaan, . . .	1,050,000		
			\$38,897,394

MIDDLESEX COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Middletown, . . .	\$10,278,422	Killingworth, . . .	292,573
Haddam, . . .	567,487	Middlefield, . . .	468,512
Chatham, . . .	889,856	Old Saybrook, . . .	666,040
Chester, . . .	730,959	Portland, . . .	1,311,814
Clinton, . . .	789,470	Saybrook, . . .	961,360
Cromwell, . . .	1,164,430	Westbrook, . . .	524,144
Durham, . . .	401,645		
East Haddam, . . .	1,135,936		
Essex, . . .	1,298,274		
			\$21,480,922

Grand List.—Concluded.

TOLLAND COUNTY.

Towns.	October 1, 1905.	Towns.	October 1, 1905.
Tolland, . . .	\$335,189	Somers, . . .	678,373
Andover, . . .	151,179	Stafford, . . .	1,940,794
Bolton, . . .	167,572	Union, . . .	146,069
Columbia, . . .	241,256	Vernon, . . .	5,668,375
Coventry, . . .	571,348	Willington, . . .	299,422
Ellington, . . .	954,806		
Hebron, . . .	423,118		\$12,236,885
Mansfield, . . .	659,384		

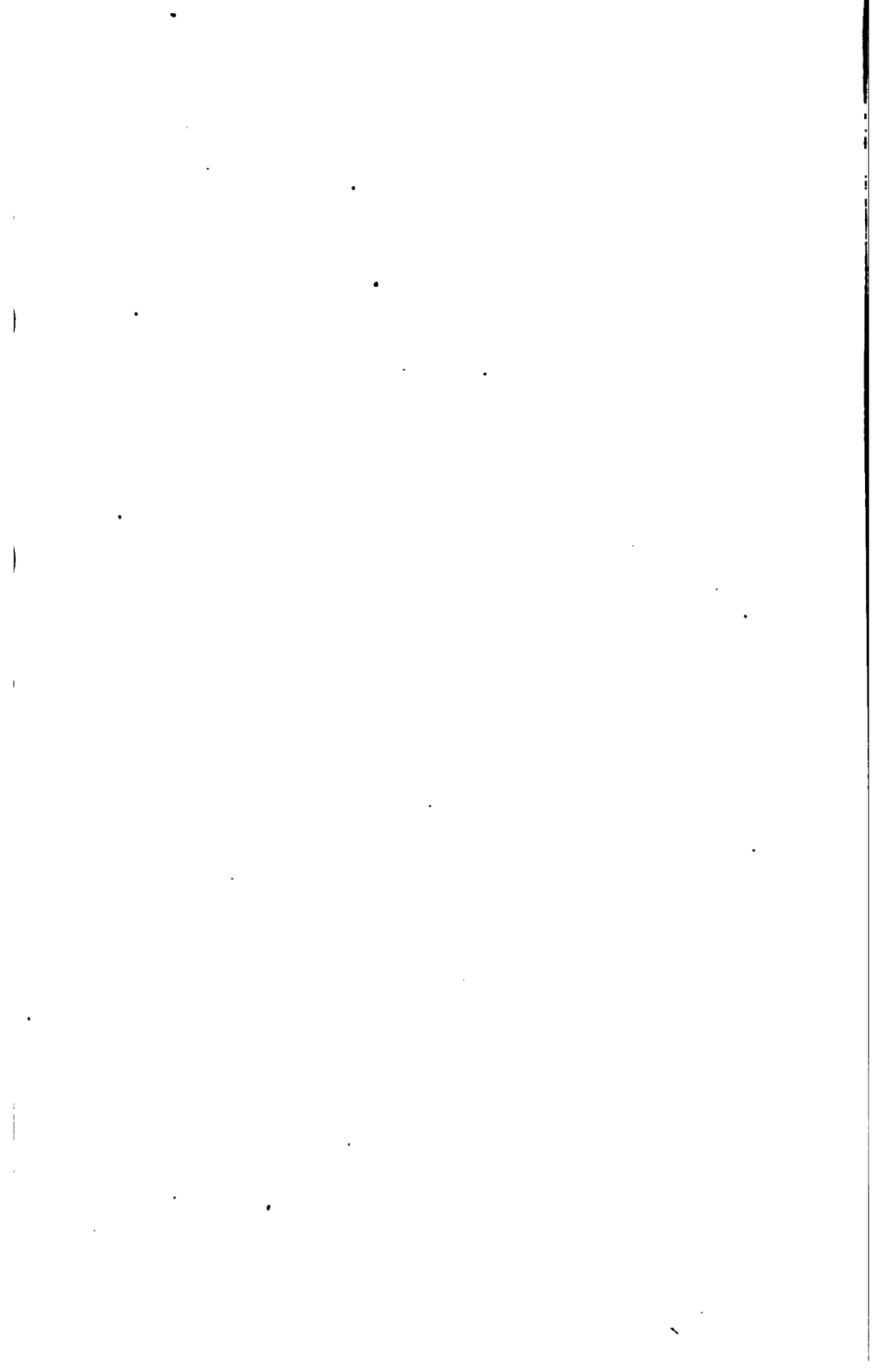
SUMMARY.

Counties.		Counties.	
Hartford, . . .	\$159,723,876	Litchfield, . . .	38,897,394
New Haven, . . .	239,854,368	Middlesex, . . .	21,480,922
New London, . . .	52,861,790	Tolland, . . .	12,236,885
Fairfield, . . .	163,000,070		
Windham, . . .	24,463,861		\$712,519,166

DETAILED ACCOUNTS
OF EXPENDITURES

FOR THE

Fiscal Year Ended September 30, 1906.



No. 1.—General Assembly.**No. 2.—Executive Offices****No. 1.****GENERAL ASSEMBLY.**

E. J. Smith, Sheriff, services,	\$10.00
A. C. Baldwin, Clerk of Senate, indexing journal,	300.00
“ “ mileage,	4.20
John A. Spafford, Clerk of House, indexing journal,	300.00
E. A. Sherman, engrossing Platt resolution,	750.00
“ “ “ sundry resolutions,	625.00
Charles Noel Flagg, portrait of Governor,	750.00
J. C. Ripley Art Co., frame and plate for Governor's portrait,	61.00
The Case, Lockwood & Brainard Co.:	
20 sets engrossed bills, Special Acts,	1,978.75
20 sets engrossed bills, Public Acts,	1,039.70
600 copies Revised List of Bills,	1,253.35
Stationery,	71.90
200 Senate Journals,	1,669.00
500 House Journals,	2,035.15
950 Senate Journals, regular edition,	2,866.19
House Journals, regular edition,	2,756.60
Lettering and wrapping, etc.,	398.97
Binding printed bills,	112.50
Sundry expenses,	21.63

\$17,003.94**No. 2.****SALARIES AND EXPENSES IN EXECUTIVE OFFICES.****EXECUTIVE DEPARTMENT.****SALARIES.**

Henry Roberts, Governor,	\$4,000.00
Edward M. Day, Executive Secretary,	1,100.00
Frank D. Rood, “ Clerk,	1,800.00
Georgia L. Hugentobler, Clerk,	960.00
	\$7,860.00

No. 2.—Executive Offices.—Continued.

EXPENSES.

Edward M. Day, Secretary, premium on bond,	\$1.75	
Frank D. Rood, Clerk, office expenses,	413.21	
George M. Cole, Adjutant-General, expenses of Governor and party at celebration in Greenwich, Conn.,	14.55	
Henry Roberts, Governor, inspection tours,	278.55	
Dissell Pub. Co., annotating,	10.50	
R. S. Peck & Co., stationery, etc.,	106.80	
The Case, Lockwood & Brainard Co., stationery, etc.,	127.15	
James P. Bree, Auditor,	12.25	
Wm. P. Bailey,	13.37	
	\$978.13	\$8,838.13

LIEUTENANT-GOVERNOR.

Rollin S. Woodruff, salary,	\$500.00
-----------------------------	----------

SECRETARY'S OFFICE.**SALARIES.**

Theodore Bodenwein, Secretary,	\$1,500.00
John G. Mitchell, Deputy	2,500.00
Richard J. Dwyer, Chief Clerk,	1,800.00
Albert R. Parsons, Clerk,	1,600.00
Marion C. Wicks,	782.50
Katherine C. Dwyer,	782.50
Mabel Stronach,	627.50
Georgia L. Hugentobler,	95.00
Margaret Donovan,	65.00
Mary L. Desmore,	45.00
Carmelita Hodges,	60.00
	\$9,857.50

EXPENSES.

Theodore Bodenwein, Secretary, bond,	\$8.75
John G. Mitchell, Deputy,	3.50
" " " " office expenses,	456.27
James P. Bree, Auditor,	12.25
Wm. P. Bailey,	13.37
Lyon & Ewald, auto markers,	3,079.00
Belknap & Warfield, stationery, etc.,	30.65

No. 2.—Executive Offices.—Continued.

D. S. Mosely, stationery, etc.,	13.25
Plimpton Mfg. Co., "	14.40
The Case, Lockwood & Brainard Co., printing, etc.,	996.50
Emery Record Preserving Co., work on old records,	1,275.00
	\$5,902.94

\$15,760.44

TREASURER'S OFFICE.

SALARIES.

James R. Walsh, Treasurer,	\$1,500.00
B. Frank Marsh, Deputy,	2,583.30
Charles F. Sumner, Chief Clerk,	1,800.00
Lorenzo Moses, Clerk,	1,400.00
Agnes M. Pye, "	42.50
A. L. Smith, "	42.50
Alice G. Bissell, "	42.50
Frank G. Marsh, "	105.00
	\$7,515.80

EXPENSES.

James R. Walsh, Treasurer, bond,	\$175.00
B. Frank Marsh, Deputy, "	52.50
" " " " office expenses,	260.88
Charles F. Sumner, Chief Clerk, bond,	52.50
Lorenzo Moses, Clerk, bond,	52.50
James P. Bree, Auditor,	93.00
Wm. P. Bailey, "	248.43
Edward M. Yeomans, "	96.75
Hollar Lock Co., repairs on vaults,	35.00
The Case, Lockwood & Brainard Co., printing, stationery, etc.,	404.30
	\$1,470.86

\$8,986.66

BOARD OF EQUALIZATION.

The Case, Lockwood & Brainard Co., printing, etc.,	\$49.45
--	---------

COMPTROLLER'S OFFICE.

SALARIES.

Asahel W. Mitchell, Comptroller,	\$1,500.00
F. Clarence Bissell, Deputy,	2,500.00
John H. Belden, Chief Clerk,	1,800.00
Kate T. Ryan, Clerk,	780.00
Minnie E. Condell, "	780.00
	\$7,360.00

No. 2.—Executive Offices.—Continued.

EXPENSES.

Asahel W. Mitchell, Comptroller, bond, . .	\$87.50
F. Clarence Bissell, Deputy, " . .	35.00
Office expenses,	292.44
Travel,	36.80
Expenses Comptroller's and accounting officers' convention,	72.63
Legal expenses,	9.70
John H. Belden, Chief Clerk, bond, . . .	35.00
James P. Bree, Auditor,	36.75
Wm. P. Bailey, "	93.59
Edward M. Yeomans, "	43.15
The Case, Lockwood & Brainard Co., printing, etc.,	383.60
Southern New England Telephone Co., . .	79.60
Henry Schneider, services,	14.88
Bailey Mfg. Co., letter books,	16.50
Wm. J. McDonough, stationery,	5.75
American Ribbon Co., typewriter ribbons, .	8.00
Ætna Stamp Works, rubber stamps, . . .	8.59
G. Fischer & Co., stationery, etc., . . .	2.25
Hartford Box Co., pasteboard rolls, . . .	4.50
Plimpton Mfg. Co., stationery,	2.25
G. A. Cadwell, pens, pencils, etc., . . .	14.70
Munson Supply Co., typewriter cushion keys, .	5.00
New England Typewriter Exchange, paper, .	3.00
Smith & Nettleton, supplies,	8.75
James Brewster, services on vault, . . .	31.00
Belknap & Warfield, books,	2.10
	\$1,333.03

\$8,693.03**ATTORNEY-GENERAL.****SALARIES.**

William A. King, Attorney-General, . .	\$4,000.00
Helen Kelley, Clerk,	780.00
Anna L. Cox, "	2.50
John J. Cox, "	7.50
	\$4,790.00

EXPENSES.

William A. King, Attorney-General:	
Office expenses,	\$26.29
Personal expenses,	126.98
Bond,	17.50

No. 2.—Executive Offices.— <i>Concluded.</i>		No. 3.—Judicial Expenses.	
Michael Kenealy, assistance,		150.00	
Edward M. Day,	"	106.50	
Henry M. Stoddard,		350.00	
Hyde, Gross & Shipman,		200.00	
George A. Conant,		28.00	
Herbert O. Bowers,		100.00	
John G. Mitchell,		13.60	
George E. Hinman,		72.75	
Benedict M. Holden,		50.00	
William F. Henney,		300.00	
E. J. Smith, Sheriff,		24.33	
Dissell Pub. Co., annotating, etc.,		10.75	
Southern New England Telephone Co.,		26.30	
G. A. Cadwell,	stationery, etc.,	6.00	
G. Fischer & Co.,	"	13.10	
Wm. J. McDonough,	"	1.25	
Smith Premier Typewriter Co.,	"	1.50	
C. R. Utley,	"	2.00	
The Case, Lockwood & Brainard Co., stationery, etc.,	200.25		
		\$1,827.10	
			\$6,617.10
			\$49,444.81

No. 3.

JUDICIAL EXPENSES.

SALARIES OF JUDGES.

SUPREME COURT.

David Torrance, Chief Justice,		\$7,505.51
Simeon E. Baldwin, Associate Justice,		6,255.53
William Hamersley,	" "	4,500.00
Frederick B. Hall,	" "	6,255.53
Samuel O. Prentice,	" "	6,255.53

\$30,772.10

SUPERIOR COURT.

John M. Thayer,		\$6,483.33
Silas A. Robinson,		6,265.44
Ralph Wheeler,		6,255.53
George W. Wheeler,		6,255.53
Milton A. Shumway,		6,255.55

No. 3.—Judicial Expenses.—Continued.

Alberto T. Roraback,	6,255.53
William S. Case,	6,255.53
Edwin B. Gager,	6,588.86
Joel H. Reed,	6,000.00

\$56,615.30**COURTS OF COMMON PLEAS.**

John Coates, Hartford County, . . .	\$4,000.00
Jacob Ullman, New Haven " (civil), .	3,000.00
William S. Bennett, " " (criminal),	3,000.00
Walter C. Noyes, New London County (civil),	2,500.00
" " " (criminal),	500.00
Howard J. Curtis, Fairfield " (civil),	4,000.00
James R. Walsh, " " (criminal),	2,166.60
Gideon H. Welch, Litchfield " . . .	3,000.00
George H. Powell, Waterbury District, . .	3,000.00
Frederick M. Peasley, Deputy Judge, Waterbury District,	1,750.00

\$26,916.60**EXPENSES OF JUDGES.**

David Torrance,	\$1,500.00
Simeon E. Baldwin,	1,500.00
William Hamersley,	1,500.00
Frederick B. Hall,	1,500.00
Samuel O. Prentice,	1,500.00
John M. Thayer,	1,500.00
Silas A. Robinson,	1,500.00
Ralph Wheeler,	1,500.00
George W. Wheeler,	1,500.00
Milton A. Shumway,	1,500.00
Alberto T. Roraback,	1,500.00
William S. Case,	1,500.00
Edwin B. Gager,	1,500.00
Joel H. Reed,	1,500.00
Epaphroditus Peck,	36.71
Wm. L. Bennett,	126.25
Walter C. Noyes,	6.85
Howard J. Curtis,	209.41
Gideon H. Welch,	72.77

\$21,451.99

No. 3.—Judicial Expenses.—Continued.

SALARIES OF STATE'S ATTORNEYS.

Arthur F. Eggleston,	Hartford County, .	\$4,000.00
William H. Williams, New Haven	" .	4,333.30
John P. Kellogg, Assistant	" .	1,200.00
Solomon Lucas, New London	" .	1,340.28
Hadlai A. Hull,	" .	1,159.70
Samuel Fessenden, Fairfield	" .	4,000.00
Charles E. Searls, Windham	" .	1,700.00
Donald T. Warner, Litchfield	" .	2,000.00
Frank D. Haines, Middlesex	" .	1,700.00
Charles Phelps, Tolland	" .	1,250.00

\$22,683.26

SALARIES OF PROSECUTING ATTORNEYS.

Robert J. Woodruff, New Haven County, .	\$2,000.00
Albert P. Bradstreet, Waterbury District, .	875.00
Ulysses G. Church, " " .	375.00
Michael Kenealy, Fairfield County, . .	1,375.00
Hadlai A. Hull, New London " . .	1,000.00

\$5,625.00

EXPENSES OF ATTORNEYS.

William H. Williams,	\$200.00
John P. Kellogg,	200.00
Solomon Lucas,	140.65
Hadlai A. Hull,	59.35
Samuel Fessenden,	200.00
Charles E. Searls,	200.00
Donald T. Warner,	200.00
Frank D. Haines,	200.00
Charles Phelps,	200.00
Robert J. Woodruff,	200.00
Michael Kenealy,	200.00
U. S. Church,	50.00
H. A. Hull,	150.00

\$2,200.00

PREMIUMS ON BONDS OF ATTORNEYS.

Arthur F. Eggleston, Hartford County, . .	\$10.50
John P. Kellogg, New Haven " . .	7.00
H. A. Hull, New London " . .	10.50
Samuel Fessenden, Fairfield " . .	10.50
Charles E. Searls, Windham " . .	11.37

No. 8.—Judicial Expenses.—Continued.

Donald T. Warner, Litchfield County, . .	10.50
Frank D. Haines, Middlesex " . .	10.50
Charles Phelps, Tolland " . .	10.50
Robert J. Woodruff, New Haven " . .	7.00
U. S. Church, " " . .	7.00
M. Kenealy, Fairfield " . .	7.00
H. A. Hull, New London " . .	7.00
W. S. Allis, " " . .	7.00

\$116.37**SALARIES OF SHERIFFS.**

Edwin J. Smith, Hartford County, .	\$1,000.00
Albert B. Dunham, New Haven " .	999.99
Sidney A. Brown, New London " .	500.00
Sidney E. Hawley, Fairfield " .	833.33
Preston B. Sibley, Windham " .	1,000.00
Chesterfield C. Middlebrooks, Litchfield " .	1,000.00
Richard Davis, Middlesex " .	1,000.00
Amasa P. Dickinson, Tolland " .	1,000.00

\$7,333.32**PREMIUMS ON BONDS OF SHERIFFS.**

Edwin J. Smith,	\$35.00
Albert B. Dunham,	35.00
Sidney A. Brown,	35.00
Sidney E. Hawley,	35.00
Preston B. Sibley,	35.00
C. C. Middlebrooks,	35.00
Richard Davis,	35.00
Amasa P. Dickinson,	35.00

\$280.00**SALARY AND EXPENSES OF STATE REFEREE.**

William T. Elmer, salary,	\$2,986.10
" expenses,	500.00

\$3,486.10**SUPREME COURT REPORTER.**

James P. Andrews, Reporter, salary, . .	\$6,000.00
" " office expenses, .	49.30
William E. Osborne, Clerk, salary, . .	1,500.00
The Case, Lockwood & Brainard Co., printing, binding, etc.,	93.95

\$7,643.25

No. 3.—Judicial Expenses.—Continued.**SALARIES OF CLERKS OF SUPERIOR COURTS.**

George A. Conant, Clerk, Hartford County,	.	\$4,133.30
J. Lincoln Fenn, Assistant, " "	.	250.00
Lucius H. Fuller, " " "	.	2,616.66
Edward A. Anketell, Clerk, New Haven	"	3,758.33
John C. Gallagher, Assistant, " "	.	3,000.00
John S. Fowler, " " "	.	3,000.00
Samuel J. Marsh, " " "	.	3,000.00
John C. Averill, Clerk, New London	"	3,491.67
George E. Parsons, Assistant, " "	.	1,500.00
William R. Shelton, Clerk, Fairfield	"	4,800.00
William T. Haviland, Assistant, " "	.	1,700.00
Fred W. Tracy, " " "	.	2,000.00
John R. Booth, " " "	.	500.00
Edgar M. Warner, Clerk, Windham	"	2,900.00
George W. Meloney, Assistant, " "	.	75.00
Dwight C. Kilbourn, Clerk, Litchfield	"	2,400.00
Wheaton F. Dowd, Assistant, " "	.	600.00
Charles G. R. Vinal, Clerk, Middlesex	"	2,029.97
" Assistant, " "	.	50.00
Frederick Vinal, " " "	.	500.00
" Clerk, " "	.	450.00
Lyman T. Tingier, Clerk, Tolland	"	1,900.00
Edwin S. Agard, Assistant, " "	.	100.00

\$44,754.93**PREMIUMS ON BONDS OF CLERKS.**

George A. Conant, Hartford Superior,	.	\$38.50
Lucius H. Fuller, " "	.	17.50
E. A. Anketell, New Haven	"	38.50
John C. Gallagher, " "	.	17.50
John S. Fowler, " "	.	17.50
Samuel J. Marsh, " "	.	17.50
John C. Averill, New London	"	28.00
George E. Parsons, " "	.	17.50
Wm. R. Shelton, Fairfield	"	38.50
Wm. T. Haviland, " "	.	17.50
Fred W. Tracy, " "	.	17.50
Edgar M. Warner, Windham	"	21.00
George W. Meloney, " "	.	17.50
Dwight C. Kilbourn, Litchfield	"	21.00
W. F. Dowd, " "	.	17.50
Charles G. R. Vinal, Middlesex	"	17.50
Frederic Vinal, " "	.	22.75

No. 3.—Judicial Expenses.—Continued.

Lyman T. Tingier, Tolland Superior, . . .	21.00
Edwin S. Agard, " " . . .	17.50
M. H. Moyer, Hartford Common Pleas, . .	3.50
Charles W. Birely, New Haven " (civil), .	7.00
" " " (criminal), . . .	7.00
W. B. Coit, New London " " . . .	3.50
J. C. Averill, " " " . . .	3.50
J. C. Averill, " " (civil), . . .	3.50
L. F. Root, Waterbury District, . . .	21.00
Wm. R. Shelton, Fairfield Common Pleas (criminal), . . .	3.50
Wm. Gillette, Waterbury District, . . .	17.50
Wm. T. Haviland, Fairfield Common Pleas (civil), . . .	3.50
Fred W. Tracy, Fairfield Common Pleas (criminal), . . .	3.50
Wheaton F. Dowd, Litchfield Common Pleas, .	3.50
E. S. Pickett, New Haven, " . . .	3.50

\$505.75**PREMIUMS ON BONDS OF CORONERS.**

Eli Mix, New Haven County, . .	\$10.50
Franklin H. Brown, New London " . .	10.50
Charles A. Doten, Fairfield " . .	10.50
Arthur G. Bill, Windham " . .	15.75
Richard T. Higgins, Litchfield " . .	10.50
Stephen B. Davis, Middlesex " . .	10.50
Robert H. Fisk, Tolland " . .	10.50
Charles Phelps, " " . .	10.50

\$89.25**REWARDS FOR CONVICTION OF POULTRY THIEVES.**

Wm. E. McMahon,	\$50.00
Jacob Schristman,	15.00
C. A. Palmer,	12.50
Thos. Kelley,	12.50
Geo. W. Eaton,	50.00
Gustavus Cowles,	100.00
Edw. Bromage,	15.00
A. P. Moore,	50.00
Chas. A. Brockway,	33.33
Henry F. Stenson,	33.33
Saml. Scott,	33.34

No. 8.—Judicial Expenses.—Continued.

Hugh Orfinger,	25.00	
John Ruckel,	25.00	
Wm. P. Robbins,	50.00	
		\$505.00

PAYMENTS ON ACCOUNT OF PROBATION OFFICERS.

W. H. Barnard, printing, etc.,	\$94.00
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COURT EXPENSES.

SUPREME COURT, FIRST JUDICIAL DISTRICT.

George A. Conant, Clerk —

Sheriff,	\$42.00	
Messenger,	50.00	
Typewriting for judges,	391.92	
Printing, stationery, etc.,	1,383.86	
Supreme Court records,	165.50	
Sundries,	21.00	
		\$2,054.28

SUPREME COURT, SECOND JUDICIAL DISTRICT.

John C. Averill, Clerk —

Sheriff,	\$8.00	
Messenger,	5.00	
Supreme Court records,	4.95	
Printing, stationery, etc.,	57.71	
Sundries,	5.10	
		\$80.76

SUPREME COURT, THIRD JUDICIAL DISTRICT.

Edward A. Anketell, Clerk —

Sheriff,	\$21.00	
Messenger,	17.50	
Supreme Court records,	240.95	
Printing, stationery, etc.,	3,316.10	
Sundries,	3.00	
		\$3,598.55

Wm. R. Shelton, Clerk —

Sheriff,	\$47.00	
Messenger,	10.00	
Printing, stationery, etc.,	771.50	
Sundries,	10.00	
		\$838.50
		\$4,437.05

No. 3.—Judicial Expenses.—Continued.

SUPERIOR COURT, HARTFORD COUNTY.

George A. Conant, Clerk —

Bills of costs,	\$11,639.91
Jury debenture,	3,590.28
Coroner,	3,748.95
Sheriff, deputies, and jury officers, attendance, .	1,184.00
Messenger,	1,115.00
Stenographer, services and transcripts, . . .	2,920.45
Service of jury warrants,	164.77
Rewards for conviction of criminals, . . .	60.00
Jury commissioners,	61.70
Clerical assistance for clerk,	1,195.42
Printing, stationery, etc.,	1,778.14
Heat, light, etc.,	687.92
Sundries,	130.90

\$28,277.44
SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, Clerk —

Bills of costs,	\$19,622.26
Jury debenture,	7,388.04
Coroner,	7,580.50
Sheriff, deputies, and jury officers, attendance, .	1,640.00
Messenger,	1,393.50
Stenographer, services and transcripts, . . .	5,723.20
Service of jury warrants,	519.67
Jury commissioners,	37.50
Printing, stationery, etc.,	2,495.56
Heat, light, etc.,	658.66
Disbarment proceedings,	804.76
Sundries,	725.58

\$48,589.23
SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Saml. J. Marsh, Clerk —

Bills of costs,	\$7,874.24
Jury debenture,	4,500.24
Sheriff, deputies, and jury officers, attendance, .	913.00
Messenger,	362.50
Stenographer, services and transcripts, . . .	3,840.60
Service of jury warrants,	313.00
Copies of Supreme Court records,	51.05
Rewards for conviction of criminals,	30.00

No. 8.—Judicial Expenses.—Continued.

Clerical assistance,	353.10
Printing, stationery, etc.,	1,946.36
Heat, light, etc.,	487.89
Sundries,	591.03

\$21,263.01

SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, Clerk —

Bills of costs,	\$16,578.92
Jury debenture,	6,447.72
Sheriff, deputies, and jury officers, attendance,	2,124.50
Coroner,	2,852.10
Messenger,	467.50
Stenographer, services and transcripts,	3,747.80
Service of jury warrants,	318.00
Jury commissioners,	34.00
Typewriting for judges,	225.10
Printing, stationery, etc.,	756.44
Heat, light, etc.,	710.70
Sundries,	227.44

\$34,490.22

SUPERIOR COURT, FAIRFIELD COUNTY.

Wm. R. Shelton, Clerk —

Bills of costs,	\$33,957.99
Jury debenture,	7,612.80
Sheriff, deputies, and jury officers, attendance,	1,883.00
Coroner,	4,923.55
Messenger,	1,127.50
Stenographer, services and transcripts,	4,575.52
Service of jury warrants,	639.73
Rewards for conviction of criminals,	135.00
Jury commissioners,	26.00
Supreme Court records,	389.45
Printing, stationery, etc.,	2,633.72
Heat, light, etc.,	1,210.22
Sundries,	803.31

\$59,917.79

SUPERIOR COURT, WINDHAM COUNTY.

Edgar M. Warner, Clerk —

Bills of costs,	\$3,289.16
Jury debenture,	1,198.80
Coroner,	654.14

No. 3.—Judicial Expenses.—Continued.

Sheriff, deputies, and jury officers, attendance,	469.00
Messenger,	173.00
Stenographer, services and transcripts,	670.18
Service of jury warrants,	70.08
Reward for conviction of criminals,	40.00
Jury commissioners,	37.25
Supreme Court records,	48.14
Printing, stationery, etc.,	473.99
Heat, light, etc.,	140.97
Sundries,	356.73

\$7,621.44**SUPERIOR COURT, LITCHFIELD COUNTY.**

Dwight C. Kilbourn, Clerk —

Bills of costs,	\$5,363.31
Jury debenture,	1,770.38
Coroner,	678.02
Sheriff, deputies, and jury officers, attendance,	675.00
Messenger,	195.00
Stenographer, services and transcripts,	918.85
Service of jury warrants,	136.37
Jury commissioners,	27.50
Reward for conviction of criminals,	150.00
Copies of Supreme Court records,	177.50
Clerical assistance,	325.00
Printing, stationery, etc.,	408.69
Heat, light, etc.,	309.65
Sundries,	358.68

\$11,493.95**SUPERIOR COURT, MIDDLESEX COUNTY.**

Charles G. R. Vinal, Clerk —

Bills of costs,	\$6,126.04
Jury debenture,	968.10
Coroner,	1,351.08
Sheriff, deputies, and jury officers, attendance,	730.00
Messenger,	317.50
Stenographer, services and transcripts,	772.00
Service of jury warrants,	127.28
Jury commissioners,	26.25
Printing, stationery, etc.,	517.38
Heat, light, etc.,	178.84
Sundries,	213.77

\$11,328.24

No. 3.—Judicial Expenses.—Continued.

SUPERIOR COURT, TOLLAND COUNTY.

Lyman T. Tingier, Clerk —	
Bills of costs,	\$683.75
Jury debenture,	358.32
Coroner,	363.95
Sheriff, deputies, and jury officers, attendance,	249.00
Messenger,	112.50
Stenographer, services and transcripts,	956.41
Service of jury warrants,	171.28
Reward for conviction of criminals,	125.00
Jury commissioners,	53.00
Printing, stationery, etc.,	614.45
Sundries,	52.00

\$3,739.66

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Mahlon H. Moyer, Clerk —	
Jury debenture,	\$2,489.76
Sheriff, deputies, and jury officers, attendance,	574.00
Messenger,	780.00
Stenographer, services and transcripts,	1,731.40
Service of jury warrants,	77.70
Associate judge,	140.00
Printing, stationery, etc.,	1,080.37
Heat, light, etc.,	687.92
Sundries,	145.50
Clerk's commissions,	240.54

\$7,947.19

COURT OF COMMON PLEAS (CIVIL), NEW HAVEN COUNTY.

Frederick L. Averill, Clerk —	
Sheriff, deputies, and jury officers, attendance,	\$24.00
Messenger,	65.00
Service of jury warrants,	43.20
Printing, stationery, etc.,	154.50
Heat, light, etc.,	11.31
Sundries,	3.20
Clerk's commissions,	25.32

\$326.53

Charles W. Birely, Clerk —	
Jury debenture,	\$2,636.28
Sheriff, deputies, and jury officers, attendance,	789.50
Messenger,	810.00

No. 3.—Judicial Expenses.—Continued.

Stenographer, services and transcripts,	1,594.90
Service of jury warrants,	76.37
Typewriting for judges,	77.50
Printing, stationery, etc.,	1,932.88
Heat, light, etc.,	173.88
Sundries,	159.06
Clerk's commissions,	218.48
	\$8,469.45

\$8,795.98

COURT OF COMMON PLEAS (CRIMINAL), NEW HAVEN COUNTY.**Frederick L. Averill Clerk —**

Bills of costs,	\$417.17
Jury debenture,	621.48
Sheriff, deputies, and jury officers, attendance,	81.00
Messenger,	37.50
Service of jury warrants,	32.88
Sundries,	3.88
Clerk's commissions,	91.43
	\$1,285.34

Charles W. Birely, Clerk —

Bills of costs,	\$4,720.33
Jury debenture,	2,116.14
Sheriff, deputies, and jury officers, attendance	282.00
Messenger,	125.00
Stenographer, services and transcripts,	483.30
Service of jury warrants,	181.00
Printing, stationery, etc.,	37.50
Heat, light, etc.,	143.75
Sundries,	33.99
Clerk's commissions,	337.59
	\$8,460.60

\$9,745.94

COURT OF COMMON PLEAS (CIVIL), NEW LONDON COUNTY.**John C. Averill, Clerk —**

Jury debenture,	\$186.24
Sheriff, deputies, and jury officers attendance,	273.50
Messenger,	160.00
Stenographer, services and transcripts,	30.00
Printing, stationery, etc.,	234.58
Heat, light, etc.,	4.85
Sundries,	86.88
Clerk's commissions,	24.70

\$1,000.75

No. 3.—Judicial Expenses.—Continued.

COURT OF COMMON PLEAS (CRIMINAL), NEW LONDON COUNTY.

John C. Averill, Clerk —

Bills of costs,	\$2,206.68
Jury debenture,	437.56
Sheriff, deputies, and jury officers, attendance,	105.50
Messenger,	40.00
Stenographer, services and transcripts,	50.00
Service of jury warrants,	64.00
Heat, light, etc.,	48.53
Sundries,	42.75
Clerk's commissions,	149.10

\$3,144.12

COURT OF COMMON PLEAS (CIVIL), FAIRFIELD COUNTY.

William T. Haviland, Clerk —

Jury debenture,	\$1,443.96
Sheriff, deputies, and jury officers, attendance,	740.00
Messenger,	697.50
Stenographer, services and transcripts,	436.63
Service of jury warrants,	133.26
Deputy Judge,	167.20
Printing, stationery, etc.,	922.63
Heat, light, etc.,	571.84
Sundries,	145.00
Clerk's commissions,	153.74

\$5,411.76

COURT OF COMMON PLEAS (CRIMINAL), FAIRFIELD COUNTY.

William R. Shelton, Clerk —

Bills of costs,	\$7,734.05
Jury debenture,	1,073.04
Sheriff, deputies, and jury officers, attendance,	204.00
Stenographer, services and transcripts,	160.00
Messenger,	12.00
Service of jury warrants,	267.76
Printing, stationery, etc.,	24.25
Heat, light, etc.,	216.71
Clerk's commissions,	476.59

\$10,168.40

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

Wheaton F. Dowd, Clerk —

Jury debenture,	\$412.80
Sheriff, deputies, and jury officers, attendance,	396.00

No. 3.—Judicial Expenses.— <i>Concluded.</i>	No. 4.—Board of Prisoners.
Messenger,	150.00
Stenographer, services and transcripts,	373.80
Service of jury warrants,	29.34
Deputy Judge,	71.00
Printing, stationery, etc.,	165.90
Heat, light, etc.,	27.05
Sundries,	239.14
Clerk's commissions,	67.03
	\$1,932.06

WATERBURY DISTRICT COURT.

Linford F. Root, Clerk —

Bills of costs,	\$1,147.91
Jury debenture,	2,551.08
Sheriff, deputies, and jury officers, attendance,	682.00
Messenger,	762.50
Stenographer, services and transcripts,	1,311.40
Service of jury warrants,	148.31
Deputy Judge,	200.00
Printing, stationery, etc.,	603.52
Heat, light, etc.,	455.77
Sundries,	220.32
Clerk's commissions,	547.24
	\$8,630.05
	\$521,141.54

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.

HARTFORD COUNTY.

Jailer's bill,	\$30,386.80
Key fees,	834.50
	\$31,221.30

NEW HAVEN COUNTY.

Jailer's bill,	\$28,481.47
Key fees,	1,355.00
	\$29,836.47

No. 4.—Board of Prisoners.—*Concluded.* No. 5.—Capitol and Grounds.**NEW LONDON COUNTY.**

Jailer's bill,	\$8,136.01	
Key fees,	400.50	
		\$8,536.51

FAIRFIELD COUNTY.

Jailer's bill,	\$21,654.96	
Key fees,	1,138.50	
		\$22,793.46

WINDHAM COUNTY.

Jailer's bill,	\$7,892.14	
Key fees,	164.00	
		\$8,056.14

LITCHFIELD COUNTY.

Jailer's bill,	\$4,628.25	
Key fees,	107.50	
		\$4,735.75

MIDDLESEX COUNTY.

Jailer's bill,	\$2,721.81	
Key fees,	84.50	
		\$2,806.31

TOLLAND COUNTY.

Jailer's bill,	\$1,379.97	
Key fees,	35.00	
		\$1,414.97

\$109,400.91**No. 5.****CAPITOL AND GROUNDS.****CAPITOL.**

William B. Sprague, Superintendent, salary,	\$1,800.00
Weekly payroll of employees,	20,817.76
Sundry bills,	770.85
Payroll of employees for work on vaults,	994.56
Bond,	1.75

No. 5.—Capitol and Grounds.—Continued

John L. Wilson, Ass't Superintendent, salary,	1,600.00
Hartford Electric Light Co.,	1,467.79
Hartford Water Commissioners,	497.20
Hartford & Spring Brook Ice Co.,	351.80
Southern New England Telephone Co.,	1,167.36
Hartford Coal Co.,	4,389.64
W. P. Blake, painting and decorating,	252.00
New England Engineering Co., electrical work,	2,373.54
Theodore Newton & Sons, work on vaults,	2,675.23
James Oliver & Sons, on acct. restoration of Washington portrait,	750.00
J. D. Kelley, work on vaults,	384.07
J. L. Turney, "	297.92
Ernst Schall Co., care, etc., of clocks,	154.65
Edward Balf Co., cartage,	40.36
The Case, Lockwood & Brainard Co., printing, etc.,	7.60

\$40,794.08**OCTOBER.**

Hartford Steam Boiler Inspection & Insurance Co., insurance on boilers,	\$150.00
Phoenix Iron Works, castings,	21.92
P. Garvan, paper and twine,	76.16
Hartford Courant, subscription,	8.00
E. E. Buzzer, cleaner,	5.00
G. Fischer & Co., paper,	14.48
Bonner, Preston & Co., paint, etc.,	11.60
J. H. & W. E. Cone, tacks, etc.,	1.62
F. Hauser & Co., webbing,	5.00
C. H. Talcott & Co., supplies,	5.90
C. B. Lukens, painting flag poles,	13.50
F. J. Knox Co., hardware,	9.24
Thomas Flynn, mason work,	62.55
Hartford Wire Works, grill work,	15.00
Phoenix Iron Works, castings for vaults,	35.40

NOVEMBER.

Brown, Thomson & Co., cotton,	1.80
G. Fischer & Co., copying press for Adjutant-Gen- eral,	5.10
Bill Bros., freight and cartage,	38.71
Hartford Lumber Co., lumber,	60.69
Hartford Mill Supply Co., supplies,	19.42
F. J. Knox & Co., supplies,	44.44

No. 5.—Capitol and Grounds.—Continued.

Underwood Typewriter Co., machine for Dairy Comr.,	47.75
Plimpton Mfg. Co., letter file, etc.,	3.25
Mosler Safe Co., vault doors,	474.29
Ralph E. Page, hardware,	1.25
C. H. Talcott & Co., oil,	18.21
Smith Premier Typewriter Co., machine for Bank Comrs.,	57.75
Cottrell Lumber Co., lumber,	12.18
Blodgett & Clapp Co., hardware,	22.11
Williams & Carleton Co., soap, sponges, etc.,	54.52

DECEMBER.

S. J. Steinmetz, door holder,	11.46
G. Fischer & Co., paper,	6.25
T. Sisson & Co., polish,	5.40
C. H. Talcott, oil,	1.80
Tracy, Robinson & Williams, hardware,	50.88
F. J. Knox & Co., hardware,	51.23
Bonner Preston & Co., glass,	.98
Hartford Guide Co., guides,	5.20
Hartford Mill Supply Co., supplies,	44.55
P. Garvan, paper,	5.05

JANUARY, 1906.

Beseman & Bostwick, labor and material on vaults,	106.52
Brown, Thomson & Co., cloth,	4.69
Gustav Fischer & Co., ink wells,	1.00
Williams & Carleton, matches,	3.50
Warfield Carpet Cleaning Co., cleaning carpets,	2.70
Manzel Bros, oil pump,	19.00
The Fairbank Co., belting,	2.95
P. Laragy, grate bars,	41.60
Hartford Lumber Co., lumber,	16.78
Holophane Glass Co., glass shades,	119.74
J. L. Howard & Co., brass plate,	1.50
Warner & Bailey Co., overalls,	12.75
Smith Premier Typewriter Co., machine for Comptroller,	42.75
G. Fischer & Co., stationery, etc.,	11.50
Tuttle Plating Co., plating,	1.25
Smith Premier Typewriter Co., machine for Governor,	59.50

No. 5.—Capitol and Grounds.—Continued.

FEBRUARY.

Linus T. Fenn Co., card index, Dairy Comr.,	3.25
Clarke & Baker Co., cabinet for Bd. of Education,	100.00
Brown, Thomson & Co., toweling,	14.50
English & Mersick Co., leather,	10.87
Tracy, Robinson & Williams, hardware,	17.30
C. H. Talcott & Co., oil, etc.,	10.65
Hartford Electric Light Co., copper,	1.75
Phoenix Iron Works, castings,	5.00
Smith, Worthington & Co., dusters,	7.00
F. J. Knox Co., hardware,	23.54
Smith Premier Typewriter Co., machine for Secretary,	59.50
Blodgett & Clapp, supplies,	27.15
Stephen Maslen Corp., work on marble,	12.38
Bonner, Preston Co., paints, etc.,	38.40
Hartford Lumber Co., lumber,	13.74
Ralph E. Page, door check,	6.00
C. Birkeny, brass castings,	2.40
T. Sisson & Co., paint,	10.50
E. Balf & Co., carting ashes,	18.00

MARCH.

Hartford Pulp Plaster Co., plaster,	4.20
Library Bureau, desk for Bd. of Education,	85.00
Mosler Safe Co., work on vaults,	114.00
Holophane Glass Co., electric light shades,	16.80
Tracy, Robinson & Williams, hardware,	6.49
G. Fischer & Co., stationery, etc.,	1.90
Wooley Hardware Co., hardware,	3.75
C. B. Lukens, work on flag-staffs,	7.50
J. H. & W. E. Cone, hardware,	8.88
Hartford Mill Supply Co., pipes, cement, etc.,	98.97
Frank J. Knox & Co., plumbers supplies,	89.45
C. H. Talcott & Co., drugs, etc.,	46.58
Wm. Morrison, re-gilding portrait frame,	30.00
Charles Coburn, cement,	4.50
Hartford Lumber Co., lumber,	9.30

APRIL.

P. Garvan, paper,	45.71
Hartford Courant, subscription,	8.00
G. Fischer & Co., stationery,	13.00
T. Sisson & Co., drugs,	12.99
Tracy, Robinson & Williams, hardware,	15.45
Hartford Times, advertising,	5.50

No. 5.—Capitol and Grounds.—Continued.

Bonner, Preston & Co., oil, etc., . . .	6.00
Capitol City Lumber Co., lumber, . . .	60.00
Pearson & Unwin, disinfectant, . . .	77.91
C. H. Case & Co., engraving, . . .	4.50
F. G. Knox & Co., plumbers' supplies, . . .	26.51
C. H. Talcott & Co., gasoline, . . .	19.53
Smith, Worthington Co., dusters, . . .	6.75
Hartford Lumber Co., lumber, . . .	5.36
Wise, Smith & Co., furniture, etc., . . .	80.64

MAY.

E. F. Houghton & Co., steam trap, . . .	18.75
G. Fischer & Co., stationery, etc., . . .	6.50
C. R. Hart Co., carpet for Adjutant-General's office, laying, etc., . . .	300.00
E. J. Holstein, rubber goods, . . .	11.00
T. Sisson & Co., supplies, . . .	1.90
Hartford Mill Supply Co., iron, . . .	52.98
Tracy, Robinson & Williams, hardware, . . .	16.01
Preston & Kenyon, signs, . . .	2.00
C. H. Talcott & Co., paint, . . .	22.21
The Fairbanks Co., tools, . . .	6.08
Capitol City Lumber Co., lumber, . . .	3.56
Ralph E. Page, repairing door, . . .	3.00
U. S. Envelope Co., stationery, etc., . . .	3.85
F. J. Knox Co., steam fittings, . . .	96.42
Watson & Jackson, plaster, . . .	4.20
Hartford Courant Co., advertising bids, . . .	9.00
Capitol City Lumber Co., lumber, . . .	3.50
Vacuum Cleaner Co., cleaning carpets, . . .	250.87
Tuttle Plating Co., plating, . . .	3.15
Plimpton Mfg. Co., copying apparatus, . . .	7.00
Underwood Typewriter Co., machine for Q. M. G.'s office, . . .	52.25

JUNE.

Consolidated Railway Co., tickets for mail carrier, . . .	150.00
John S. Tilley, scaffold jacks, . . .	56.80
Hartford Lumber Co., lumber, . . .	29.00
T. Sisson & Co., supplies, . . .	32.37
Brown, Thomson & Co., flag and towels, . . .	36.25
Prescott & Wooley, mason work, . . .	41.75
Blodgett & Clapp, hardware, . . .	8.14
G. A. Cadwell, supplies, . . .	12.55
Beseman & Bostwick, metal ceilings, . . .	108.00
Wise, Smith & Co., file for Prison Association, . . .	21.50

No. 5.—Capitol and Grounds.—Continued.

Warner, Bailey Co., overalls,	11.50
F. J. Knox & Co., hardware,	55.46
C. H. Talcott & Co., paints,	2.75
Capitol City Lumber Co., lumber,	74.93
Smith Premier Typewriter Co., machine for Secretary's Dept.,	87.75
Plimpton Mfg. Co., file case, Insurance Dept., .	155.00

JULY.

Hartford Times, subscription,	2.00
T. Sisson & Co., supplies,	53.99
Woolley Hardware Co., hardware,	2.70
J. B. Williams Co., ivory,	13.05
Brown, Thomson & Co., cheese cloth,	4.50
Bill Bros., cartage,	3.23
F. J. Knox Co., plumbing supplies,	90.59
W. A. Morschhauser, calculating machine for Insurance Dept.,	400.00
Warfield Carpet Cleaning Co., cleaning carpets, .	4.80
Tracy, Robinson & Williams, hardware,	28.40
Lee & Jackson Co., grate,	98.39
Seovil Mfg. Co., buttons,	5.63
Bonner, Preston Co., supplies,	11.56
Beseman & Bostwick, metal ceiling,	276.00
Phoenix Iron Works, wheel castings, etc., . . .	5.00

AUGUST.

Wise, Smith & Co., cuspidors,	10.84
Brown, Thomson & Co., flag,	10.50
Alling Rubber Co., chair tips,	2.00
Capitol City Lumber Co., lumber,	65.34
J. H. & W. E. Cone, hardware,	6.25
F. Hausser & Co., guimp for furniture,	4.50
Bill Bros., cartage,	65.87
C. R. Hart & Co., oil-cloth,	4.60
W. & B. Douglass, power pump,	666.68
Bill Bros., cartage,	1.90
C. H. Talcott & Co., paint, etc.,	35.14
S. Maslen Corp., cutting wash bowl,	5.68
Capitol City Lumber Co., lumber,	13.06
F. J. Knox & Co., plumbers' supplies,	37.54
Williams & Carleton Co., sponges, etc.,	109.09
General Fire-Proofing Co., shelving for vaults, .	4,372.00
Hartford Mill Supply Co., hardware,	35.33
Plimpton Mfg. Co., case,	6.25
Beseman & Bostwick, metal ceiling,	84.00

No. 5.—Capitol and Grounds.—*Conclu.* No. 6.—Contingent Expenses.

SEPTEMBER.

C. H. Talcott & Co., paint,	41.18
Bill Bros., cartage,	4.33
Chas. R. Hart & Co., linoleum,	3.33
E. S. Kibbe, soap,	6.50
Tracy, Robinson & Williams, hardware,	16.34
F. J. Knox & Co., plumbers' supplies,	75.11
Capitol City Lumber Co., lumber,	10.02
Chas. Coburn, cement,	8.50
Blodgett & Clapp Co., hardware,	33.89
Wise, Smith & Co.,	28.91
Underwood Typewriter Co., machine for State Police Dept.,	51.21
Billings Sidewalk & Coal Co., cement,	13.31
E. J. Holstein Rubber Co., steam hose,	8.35
Wise, Smith & Co., percaline,	2.92

\$11,822.76

\$52,616.84

CAPITOL GROUNDS.

William B. Sprague, Superintendent, weekly pay- roll of employees,	\$1,763.67
Hartford Electric Light Co.,	396.21
Hartford Water Commissioners,	80.25
City of Hartford, sprinkling,	15.46
Edward Balf Co., horse and labor,	132.03
Smith, Worthington & Co., lawn boots,	9.50
Phoenix Iron Works, electric light pole, etc.,	75.00
J. D. Kelley, rose bushes,	11.80
G. W. McClunie, flowers,	210.00
E. J. Holstein, hose,	14.00
H. Cowlshaw, sharpening lawn mowers,	4.00
F. B. & W. H. O'Neill, retaining wall,	353.76
R. A. Clark, asphalt walk,	1,003.00

\$4,068.68

\$56,685.52

No. 6.

CONTINGENT EXPENSES.

PENSIONS.

Richard H. Clark,	\$552.00
George W. Lovejoy,	552.00
George L. Deming,	240.00

No. 6.—Contingent Expenses.—Continued.

William Malone,		240.00
William J. Brown,		288.00
Myra J. Davis,		520.00
Sara Fletcher,		260.00
Charlotte B. Cloyes,		144.00
Mary Kelsey,		72.00
Mary E. Shipman,		144.00
Anne Quigley,		240.00

\$3,252.00**MAINTAINING DRAWBRIDGES.**

Town of Norwalk,		\$1,000.00
“ Groton,		250.00
“ Stonington,		250.00
“ Westport,		1,000.00
City of New Haven,		2,000.00

\$4,500.00**MAINTAINING FERRIES.**

Town of Old Lyme,		\$750.00
“ Old Saybrook,		750.00
“ Lyme,		600.00
“ Chester,		600.00

\$2,700.00**AID ON ACCOUNT OF RAILROAD INDEBTEDNESS.**

Portland,		\$2,750.00
Chatham,		1,020.00
Roxbury,		270.00
Washington,		280.00
Old Saybrook,		150.00
Middlefield,		280.00
Rocky Hill,		210.00
Saybrook,		250.00
Essex,		430.00
North Canaan,		300.00
Hebron,		280.00
Bloomfield,		320.00
Salisbury,		190.00

\$6,730.00

No. 8.—Contingent Expenses.—Continued.

Horace Clift, care of John Mason monument, .	\$10.00
H. P. Cleveland, " Putnam " .	12.00
Anna Warner Bailey Chapter, D. A. R., appropriation,	300.00
Connecticut Historical Society, appropriation, .	1,250.00
" " Museum, " .	1,000.00
Norwalk Hospital, care of Harry Denton, soldier, .	\$158.36
W. J. Tracy, M.D., " " " " .	187.00
E. C. Willson, advertising proposals for silver service for battleship "Connecticut," . . .	85.00
Preston B. Sibley, Sheriff, expenses in strike case, .	119.30

\$3,121.66**PREMIUMS ON BONDS OF COUNTY OFFICERS.**

M. H. Holcomb, County Treasurer, Hartford County,	\$35.00
Hiram Jacobs, County Treasurer, New Haven County,	35.00
Arthur M. Brown, County Treasurer, New London County,	35.00
John H. Light, County Treasurer, Fairfield County,	11.66
Elmore S. Bank, County Treasurer, Fairfield County,	35.00
J. R. Davis, County Treasurer, Windham County,	35.00
Frank W. Humphrey, County Treasurer, Litchfield County,	35.00
R. C. Markham, County Treasurer, Middlesex County,	35.00
Frank T. Newcomb, County Treasurer, Tolland County,	35.00
Edward W. Dewey, County Comr., Hartford County,	35.00
Robert A. Potter, County Comr., Hartford County,	35.00
William Bailey, Jr., County Comr., Hartford County,	35.00
Edward F. Thompson, County Comr., New Haven County,	35.00
Jacob D. Walter, County Comr., New Haven County,	35.00
James Geddis, County Comr., New Haven County,	35.00

No. 6.—Contingent Expenses.—*Continued.*

Charles D. Noyes, County Comr., New London County,	35.00
Benjamin F. Williams, County Comr., New London County,	35.00
Richard W. Chadwick, County Comr., New London County,	35.00
Whitman S. Mead, County Comr., Fairfield County,	35.00
Charles H. Peix, Jr., County Comr., Fairfield County,	35.00
Simeon Pease, County Comr., Fairfield County,	35.00
E. Herbert Corttis, County Comr., Windham County,	35.00
Edwin H. Hall, County Comr., Windham County,	35.00
Charles E. Barber, County Comr., Windham County,	35.00
Howard M. Guernsey, County Comr., Litchfield County,	35.00
Herbert B. Case, County Comr., Litchfield County,	35.00
John J. Karl, County Comr., Litchfield County,	35.00
Charles E. Chapman, County Comr., Middlesex County,	35.00
John J. Hubbard, County Comr., Middlesex County,	35.00
Elwyn T. Clark, County Comr., Middlesex County,	35.00
John H. Buell, County Comr., Tolland County,	35.00
John Brown, County Comr., Tolland County,	35.00
John G. Wightman, County Comr., Tolland County,	29.16

\$1,125.82

STATE FIREMEN'S ASSOCIATION.

Samuel C. Snagg, Treasurer, annual appropriation,			\$1,000.00
OCTOBER, 1905.		Mrs. F. C. Lomas,	26.00
Nesbet Dixon, \$24.00		Phoebe L. Hale,	26.00
Mrs. Herman Bodenstein, 1,076.00		Margaret E. Ennis,	26.00
A. Maloney, 12.00		Mrs. John Kampf,	26.00
Belle C. Goodrich, 26.00		Mrs. C. E. Fairchild,	26.00
Marion C. Bridgett, 26.00		Nathan Hale, Guardian,	26.00
Mrs. Elizabeth Bush, 26.00		Mrs. Thomas Langan,	26.00

No. 6.—Contingent Expenses.—Continued.

Mary Cleary, Admr., .	26.00	Marion Bridgett, .	26.00
Mrs. W. C. Judd, .	38.00	Kate Roberts, .	78.00
Kate E. Mullen, .	52.00	John J. Lynch, .	16.00
Mrs. Daniel Fagan, .	52.00	Mrs. Thos. Langan, .	26.00
Minnie E. Capron, .	52.00	" E. Bush, .	26.00
Mrs. Rose Cadieu, .	52.00	" H. Bodenstein, .	78.00
" Kate Roberts, .	78.00	Mary Cleary, Admr., .	26.00
" Jennie E. Roberts, .	78.00	Eugene Pare, .	60.00
Anna A. Griffith, .	78.00	I. B. Capron, Guardian, .	52.00
Mrs. A. E. Regan, .	26.00	Edw. R. Dunn, .	12.00
D. J. Finnegan, .	24.00	W. J. McMahon, .	12.00
Thomas Hinckey, .	24.00	J. J. Falsey, .	8.00
Mrs. L. F. Francisco, .	7.00	H. E. Bernent, .	24.00
NOVEMBER.		J. A. Gettings, .	28.00
Thomas J. Tyndell, .	8.00	N. F. Levee, .	8.00
M. J. Graham, .	40.00	M. McCarthy, .	12.00
DECEMBER.		John O'Meara, .	24.00
Philip J. Flood, .	14.00	S. T. Thorpe, .	10.00
Edw. B. McGowan, .	22.00	F. Monroe, .	50.00
Patrick T. Ferguson, .	12.00	W. F. Spang, .	42.00
E. Balch, .	26.00	P. F. Brennan, .	28.00
M. F. Clark, .	24.00	John Elwood, .	50.00
F. Villers, .	28.00	H. A. Potter, .	60.00
J. Carey, .	224.00	FEBRUARY.	
Joseph Romans, .	8.00	F. S. Hafner, .	14.00
Thomas Walsh, .	8.00	Thomas Shino, .	40.00
S. Murphy, .	18.00	J. J. McNally, .	78.00
J. Shalley, .	24.00	Chas. Maynard, .	54.00
T. P. Beady, .	114.00	J. Malota, .	12.00
JANUARY, 1906.		R. H. Murphy, .	56.00
Mrs. F. C. Lomas, .	26.00	Zatique Thomas, .	20.00
" C. E. Fairchild, .	26.00	A. B. Camp, .	102.00
Nathan Hale, Trustee, .	26.00	J. J. McCarthy, .	54.00
Mrs. W. C. Judd, .	26.00	Carmine Lanzo, .	34.00
" J. Kampf, .	26.00	Herman Biebel, .	92.00
Margaret E. Ennis, .	26.00	Isaac Isaacs, .	100.00
Mrs. P. L. Hale, .	26.00	R. L. Conway, .	42.00
" A. E. Regan, .	26.00	MARCH.	
Belle C. Goodrich, .	26.00	Otto Frey, .	14.00
Kate E. Mullen, .	52.00	J. F. Broderick, .	114.00
Rose Cadieu, .	52.00	Mrs. Margaret Ryan, .	556.00
Mrs. Daniel Fagan, .	52.00	M. T. Devanney, .	6.00
" J. E. Main, .	70.00	R. R. Fancher, .	124.00
" A. A. Griffith, .	78.00	R. D. Connelly, .	116.00

No. 6.—Contingent Expenses.— <i>Continued.</i>			
Wm. J. Dailey, . . .	16.00	G. B. Gilbert, . . .	28.00
W. H. Smith, . . .	12.00	Mrs. A. S. Butler, . . .	550.00
J. E. Fortin, . . .	48.00	J. W. Camp, . . .	8.00
APRIL.		W. F. Jacobs, . . .	20.00
M. A. Norton, . . .	14.00	Arthur J. Church, . . .	38.00
F. Cavanaugh, . . .	78.00	J. F. Maher, . . .	26.00
J. F. Vannie, . . .	48.00	M. F. Keena, . . .	26.00
Mrs. Phoebe L. Hale, . . .	26.00	J. F. Donovan, . . .	30.00
Nathan Hale, Guardian, . . .	26.00	JUNE.	
Marion Bridgett, . . .	26.00	Geo. E. Hill, . . .	12.00
Belle C. Goodrich, . . .	26.00	Rufus R. Fancher, . . .	28.00
Margaret E. Ennis, . . .	26.00	Mathew J. Graham, . . .	12.00
Mary Cleary, Guardian, . . .	26.00	Richard Shaw, . . .	22.00
Mrs. N. C. Judd, . . .	26.00	Francis Cavanaugh, . . .	114.00
“ A. E. Regan, . . .	26.00	James Kenworthy, . . .	114.00
“ John Kampf, . . .	26.00	Henry R. Taft, . . .	36.00
Mrs. C. E. Fairchild, . . .	26.00	Thomas F. Ruth, . . .	42.00
Elizabeth Bush, . . .	26.00	J. J. Burke, . . .	42.00
Mrs. Thomas Langan, . . .	26.00	J. H. Scarritt, . . .	16.00
Isaac B. Capron, Guardian, . . .	52.00	JULY.	
Kate E. Mullen, . . .	52.00	Mrs. Margaret E. Ennis, . . .	26.00
Jennie E. Main, . . .	52.00	“ Thomas Langan, . . .	26.00
Rose Cadieu, . . .	52.00	“ John Kampf, . . .	26.00
Mrs. Daniel Fagan, . . .	52.00	“ Phoebe L. Hale, . . .	26.00
Kate Roberts, . . .	70.00	“ C. E. Fairchild, . . .	26.00
Anna A. Griffith, . . .	78.00	“ Belle C. Goodrich, . . .	26.00
Mrs. Herman Bodenstein, . . .	78.00	“ W. C. Judd, . . .	26.00
Thomas P. Faley, . . .	20.00	Nathan Hale, Guardian, . . .	26.00
Thomas F. Higgins, . . .	22.00	Mrs. A. E. Regan, . . .	26.00
W. H. Mansfield, . . .	48.00	“ F. C. Lomas, . . .	26.00
Herman Biebel, . . .	54.00	“ Elizabeth Bush, . . .	26.00
Sarah E. Flint, . . .	550.00	“ A. S. Butler, . . .	48.85
O. W. Dimock, Jr., . . .	20.00	I. B. Capron, Guardian, . . .	50.00
Mrs. F. C. Lomas, . . .	26.00	Mrs. Kate Roberts, . . .	52.00
Thomas Elwood, . . .	16.00	“ Jennie E. Main, . . .	52.00
J. A. Stabell, . . .	10.00	“ Daniel Fagan, . . .	52.00
E. H. Russell, . . .	36.00	“ Kate E. Mullen, . . .	52.00
MAY.		“ Rose Cadieu, . . .	52.00
George W. Wilson, . . .	24.00	“ H. Bodenstein, . . .	78.00
George Schreck, . . .	134.00	“ Anna A. Griffith, . . .	78.00
R. J. McDowell, . . .	40.00	“ Mary Cleary, . . .	26.00
Frank T. Noonan, . . .	8.00	Guardian, . . .	26.00
James P. Wheeler, . . .	22.00	James Tormay, . . .	34.00
James F. Lally, . . .	36.00	J. F. Goodrich, . . .	38.00

No. 6.—Contingent Expenses.— <i>Conclu.</i>		No. 7.—Board of Education.	
Mrs. Marion Bridgett,	26.00	May A. Robert, . .	550.00
John Baun, . .	8.00	Thomas McKenna, .	26.00
J. H. Mangan, . .	12.00	John F. Sullivan, .	60.00
C. W. Slagle, . .	14.00	James Kavanaugh, .	12.00
Robert Risk, . .	12.00		
W. D. Starr, . .	86.00	SEPTEMBER.	
Philip F. Riley, . .	8.00	Thomas Young, . .	20.00
E. W. Shea, . .	22.00	C. Rayner, . . .	20.00
G. C. Chard, . .	14.00	Frank J. Finn, . .	144.00
W. H. Mangan, . .	42.00	Wm. S. Phelps, . .	14.00
Joseph Hainsworth, .	18.00	S. J. Hill, . . .	216.00
		W. L. Frederick, .	96.00
AUGUST.			
James Kenworthy, .	78.00		\$12,191.85
E. J. Claffey, . .	10.00		
John Kennedy, . .	56.00		\$33,621.33
G. W. Sprague, . .	34.00		

No. 7.

STATE BOARD OF EDUCATION.

Charles D. Hine, Secretary, salary, . . .	\$3,500.00	
Office expenses,	5,435.49	
Teachers' meetings,	3,383.67	
Expenses of members of Board, . . .	62.19	
Traveling expenses,	587.41	
Services and traveling expenses of special agents to enforce factory laws, . . .	11,765.05	
Public libraries,	7,513.88	
Expenses of public library committee, .	2,749.57	
Expenses of agent,	773.13	
Bond,	17.50	
A J. Wright, Chief Clerk, salary, . . .	1,800.00	
" " bond,	17.50	
Giles Potter, Agent, salary,	1,500.00	
N. Louise Mitchell, Clerk, salary, . .	852.05	
Belle Holcomb Johnson, " " . . .	708.32	
Helen C. Pease, " "	528.40	
Bessie C. Wheeler, " "	274.99	
Minnie Quandt, " "	41.66	
The Case, Lockwood & Brainard Co., printing, etc.,	74.70	
Tuttle, Morehouse & Taylor, " . . .	503.75	\$42,089.26

No. 8.—Normal Schools.No. 9.—Common Schools.

No. 8.

STATE NORMAL SCHOOLS.

Charles D. Hine, Secretary, for salaries and expenses of management			
New Britain Normal School,	.	.	\$28,775.80
Willimantic	"	"	16,528.60
New Haven	"	"	21,316.33
Danbury	"	"	25,882.96
			\$92,503.69

NORMAL SCHOOL BUILDINGS.

Charles D. Hine, Secretary, on account of build-ings at			
New Britain,	.	.	\$5,427.98
Willimantic,	.	.	241.42
New Haven,	.	.	511.00
Danbury,	.	.	4,701.05
"	for grading,	.	5,472.04
			\$16,353.49
			\$108,857.18

No. 9.

COMMON SCHOOLS.

SCHOOL LIBRARIES.

Charles D. Hine, Secretary,	.	.	.	.	\$7,240.00
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EVENING SCHOOLS.

Ansonia,	.	.	\$119.25	New London,	.	.	\$126.00
Branford,	.	.	47.25	Norwich,	.	.	231.89
Bridgeport,	.	.	479.34	Torrington,	.	.	29.25
Hartford,	.	.	1,811.41	Wallingford,	.	.	258.75
Naugatuck,	.	.	87.12	Waterbury,	.	.	648.00
New Britain,	.	.	1,417.90				
Danbury,	.	.	72.63				\$6,523.54
New Haven,	.	.	1,194.75				

HIGH SCHOOLS.

HARTFORD COUNTY.

Avon,	.	.	\$654.79	Burlington,	.	.	\$183.29
Berlin,	.	.	1,207.18	East Granby,	.	.	95.18
Bloomfield,	.	.	279.58	East Windsor,	.	.	704.41

No. 9.—Common Schools.—Continued.

Granby, . . .	\$90.00	Rocky Hill, . . .	\$379.13
Hartland, . . .	20.00	South Windsor, . . .	756.63
Newington, . . .	258.46		
Plainville, . . .	810.99		\$5,439.64

NEW HAVEN COUNTY.

Beacon Falls, . . .	\$234.00	Oxford, . . .	\$67.00
Bethany, . . .	49.50	Prospect, . . .	140.00
Branford, . . .	222.98	Wolcott, . . .	329.82
East Haven, . . .	153.45	Woodbridge, . . .	289.95
Hamden, . . .	1,270.57		
North Haven, . . .	632.83		\$3,390.10

NEW LONDON COUNTY.

Bozrah, . . .	\$90.00	Preston, . . .	\$144.20
Franklin, . . .	80.00	Sprague, . . .	449.31
Griswold, . . .	443.68	Voluntown, . . .	74.25
Lebanon, . . .	610.50	Waterford, . . .	559.99
Ledyard, . . .	212.88		
Lisbon, . . .	201.31		\$2,924.12
Old Lyme, . . .	58.00		

FAIRFIELD COUNTY.

Brookfield, . . .	\$268.66	Ridgefield, . . .	\$760.54
Darien, . . .	779.25	Sherman, . . .	58.37
Fairfield, . . .	978.75	Trumbull, . . .	215.49
Monroe, . . .	86.00	Wilton, . . .	123.60
New Canaan, . . .	875.25		
New Fairfield, . . .	39.99		\$4,483.71
Redding, . . .	297.81		

WINDHAM COUNTY.

Brooklyn, . . .	\$897.75	Pomfret, . . .	\$752.72
Ashford, . . .	20.00	Scotland, . . .	58.00
Canterbury, . . .	57.63	Thompson, . . .	897.00
Chaplin, . . .	60.00		
Hampton, . . .	184.00		\$3,462.60
Plainfield, . . .	535.50		

LITCHFIELD COUNTY.

Barkhamsted, . . .	\$106.89	Plymouth, . . .	\$78.16
Colebrook, . . .	133.33	Warren, . . .	40.00
Goshen, . . .	22.19		
Harwinton, . . .	350.70		\$840.19
New Hartford, . . .	108.92		

No. 9.—Common Schools.—Continued.

MIDDLESEX COUNTY.

Haddam, . . .	\$456.30	Essex, . . .	\$218.02
Chatham, . . .	975.71	Middlefield, . . .	452.50
Chester, . . .	67.33		
Cromwell, . . .	529.71		\$3,196.93
Durham, . . .	497.36		

TOLLAND COUNTY.

Tolland, . . .	\$328.42	Mansfield, . . .	\$397.50
Andover, . . .	77.50	Somera, . . .	427.40
Bolton, . . .	50.51	Willington, . . .	20.00
Columbia, . . .	180.00		
Coventry, . . .	200.00		\$2,285.17
Ellington, . . .	398.51		
Hebron, . . .	205.33		\$26,022.46

TRANSPORTATION OF PUPILS.

HARTFORD COUNTY.

Avon, . . .	\$63.84	Newington, . . .	\$99.65
Berlin, . . .	234.00	Plainville, . . .	248.41
Bloomfield, . . .	161.20	Rocky Hill, . . .	191.60
Burlington, . . .	110.00	South Windsor, . . .	155.70
East Granby, . . .	49.00		
East Windsor, . . .	220.33		\$1,533.73

NEW HAVEN COUNTY.

Beacon Falls, . . .	\$80.46	Oxford, . . .	\$39.00
Bethany, . . .	4.00	Prospect, . . .	163.00
East Haven, . . .	22.25	Wolcott, . . .	191.50
Hamden, . . .	325.73	Woodbridge, . . .	48.66
North Branford, . . .	111.50		
North Haven, . . .	242.17		\$1,228.27

NEW LONDON COUNTY.

Bozrah, . . .	\$21.30	Salem, . . .	\$20.00
Franklin, . . .	50.65	Sprague, . . .	204.51
Griswold, . . .	192.30	Voluntown, . . .	38.68
Lebanon, . . .	352.00	Waterford, . . .	214.30
Lisbon, . . .	79.22		
Montville, . . .	161.12		\$1,389.59
Old Lyme, . . .	55.50		

No. 9.—Common Schools.—Continued.

FAIRFIELD COUNTY.

Brookfield, . . .	\$272.97	Ridgefield, . . .	\$472.55
Darien, . . .	276.50	Sherman, . . .	60.00
Fairfield, . . .	193.56	Trumbull, . . .	130.00
Monroe, . . .	70.90	Wilton, . . .	145.38
New Canaan, . . .	438.45		
Redding, . . .	270.00		\$2,330.31

WINDHAM COUNTY.

Brooklyn, . . .	\$417.02	Pomfret, . . .	\$420.52
Canterbury, . . .	22.50	Scotland, . . .	40.40
Chaplin, . . .	45.09	Thompson, . . .	356.44
Hampton, . . .	120.45		
Plainfield, . . .	221.32		\$1,652.74

LITCHFIELD COUNTY.

Harwinton, . . .	\$181.60	Plymouth, . . .	\$21.05
New Hartford, . . .	70.28		\$272.93

MIDDLESEX COUNTY.

Chatham, . . .	\$549.30	Middlefield, . . .	\$168.10
Cromwell, . . .	166.65		
Durham, . . .	326.82		\$1,458.16
Essex, . . .	247.29		

TOLLAND COUNTY.

Tolland, . . .	\$267.04	Somers, . . .	\$168.17
Andover, . . .	45.58	Willington, . . .	20.00
Bolton, . . .	12.50		
Columbia, . . .	149.25		\$944.54
Coventry, . . .	192.87		
Ellington, . . .	67.10		\$10,810.26
Hebron, . . .	22.03		

AVERAGE ATTENDANCE GRANT.

HARTFORD COUNTY.

Avon, . . .	\$3,547.82	Newington, . . .	\$820.83
Burlington, . . .	5,274.67	Rocky Hill, . . .	2,387.16
Granby, . . .	2,202.53		
Hartland, . . .	677.00		\$15,032.22
Marlborough, . . .	122.21		

No. 9.—Common Schools.—*Continued.*

NEW HAVEN COUNTY.

Beacon Falls, . . .	\$1,132.93	Prospect, . . .	\$1,389.98
Bethany, . . .	281.45		
North Branford, . . .	571.91		\$4,218.19
Oxford, . . .	841.92		

NEW LONDON COUNTY.

Ledyard, . . .	\$4,517.61	Voluntown, . . .	\$2,381.44
Lisbon, . . .	1,720.56		
Lyme, . . .	2,357.39		\$13,161.17
No. Stonington, . . .	2,184.17		

FAIRFIELD COUNTY.

Brookfield, . . .	\$1,048.57	Weston, . . .	\$1,880.92
Easton, . . .	1,870.80		
Monroe, . . .	2,275.71		\$7,076.00

WINDHAM COUNTY.

Ashford, . . .	\$1,418.50	Scotland, . . .	\$772.50
Canterbury, . . .	1,622.83	Sterling, . . .	1,697.01
Chaplin, . . .	819.02		
Eastford, . . .	2,022.52		\$9,496.27
Hampton, . . .	1,143.89		

LITCHFIELD COUNTY.

Barkhamsted, . . .	\$947.25	Kent, . . .	\$2,827.51
Bridgewater, . . .	418.72	Morris, . . .	533.56
Colebrook, . . .	184.33		
Harwinton, . . .	5,380.41		\$10,291.78

TOLLAND COUNTY.

Tolland, . . .	\$3,090.33	Willington, . . .	\$3,758.66
Bolton, . . .	1,169.04		
Columbia, . . .	1,288.73		\$11,263.02
Hebron, . . .	1,358.78		
Union, . . .	597.48		\$70,538.65

SUPERVISION.

HARTFORD COUNTY.

Avon, . . .	\$360.00	Canton, . . .	\$200.00
Berlin, . . .	253.75	East Granby, . . .	120.00
Bloomfield, . . .	100.00	Glastonbury, . . .	350.00
Burlington, . . .	300.00	Granby, . . .	137.50

No. 9.—Common Schools.—Continued.

Manchester, . . .	\$533.34	West Hartford, . . .	\$444.45
Rocky Hill, . . .	300.00	Windsor, . . .	400.00
Simsbury, . . .	183.33	Windsor Locks, . . .	350.00
South Windsor, . . .	216.66		
Suffield, . . .	765.00		<u>\$5,014.03</u>

NEW HAVEN COUNTY.

Beacon Falls, . . .	150.00	Wolcott, . . .	\$150.00
Branford, . . .	240.00		
Prospect, . . .	150.00		<u>\$690.00</u>

FAIRFIELD COUNTY.

Fairfield, . . .	\$360.00	Stratford, . . .	\$320.00
Huntington, . . .	480.00		<u>\$1,160.00</u>

LITCHFIELD COUNTY.

Bethlehem, . . .	\$105.00	Winchester, . . .	\$433.33
North Canaan, . . .	300.00		
Norfolk, . . .	216.67		<u>\$1,055.00</u>

MIDDLESEX COUNTY.

Chatham, . . .	\$200.00	Saybrook, . . .	\$150.00
Cromwell, . . .	253.75		
Essex, . . .	300.00		<u>\$903.75</u>

TOLLAND COUNTY.

Somers, . . .			\$300.00
			<u>\$9,122.78</u>

ENUMERATION GRANT.

HARTFORD COUNTY.

	No. children.	
Hartford, . . .	18,818	\$42,340.50
Avon, . . .	298	670.50
Berlin, . . .	716	1,611.00
Bloomfield, . . .	282	634.50
Bristol, . . .	2,538	5,710.50
Burlington, . . .	303	681.75
Canton, . . .	562	1,264.50
East Granby, . . .	134	301.50
East Hartford, . . .	1,714	3,856.50

No. 9.—Common Schools.—*Continued.*

	No. children.	
East Windsor,	772	1,737.00
Enfield,	1,771	3,984.75
Farmington,	663	1,491.75
Glastonbury,	904	2,034.00
Granby,	285	641.25
Hartland,	100	225.00
Manchester,	1,338	3,010.50
" Ninth District,	1,618	3,640.50
Marlborough,	62	139.50
New Britain,	7,315	16,458.75
Newington,	272	612.00
Plainville,	508	1,143.00
Rocky Hill,	225	506.25
Simsbury,	404	909.00
Southington,	1,299	2,922.75
South Windsor,	315	708.75
Suffield,	665	1,496.25
West Hartford,	793	1,784.25
Wethersfield,	430	967.50
Windsor,	810	1,822.50
Windsor Locks,	843	1,896.75
	46,757	\$105,203.25

NEW HAVEN COUNTY.

	No. children.	
New Haven,	26,114	\$58,756.50
" Westville District,	584	1,314.00
Ansonia,	3,773	8,489.25
Beacon Falls,	229	515.25
Bethany,	121	272.25
Branford,	1,137	2,558.25
Cheshire,	354	796.50
Derby,	1,841	4,142.25
East Haven,	287	645.75
Guilford,	533	1,199.25
Hamden,	1,172	2,637.00
Madison,	295	663.75
Meriden,	6,896	15,516.00
Middlebury,	116	261.00
Milford,	860	1,935.00
North Branford,	154	346.50
North Haven,	430	967.50
Orange,	546	1,228.50
" Union District,	1,377	3,098.25

No. 9.—Common Schools.—Continued.

	No. children.	
Oxford,	218	490.50
Prospect,	116	261.00
Seymour,	844	1,899.00
Southbury,	239	537.75
Wallingford,	2,369	5,330.25
Waterbury,	16,448	37,008.00
Wolcott,	136	306.00
Woodbridge,	188	423.00
	67,377	\$151,598.25

NEW LONDON COUNTY.

	No. children.	
New London,	4,240	\$9,540.00
Norwich,	1,705	3,836.25
" Falls Dist.,	228	513.00
" Central,	1,585	3,566.25
" Greeneville,	964	2,169.00
" Town St.,	253	569.25
" West Chelsea,	1,128	2,538.00
Bozrah,	170	382.50
Colchester,	479	1,077.75
East Lyme,	400	900.00
Franklin,	112	252.00
Griswold,	921	2,072.25
Groton,	1,354	3,046.50
Lebanon,	331	744.75
Ledyard,	267	600.75
Lisbon,	163	366.75
Lyme,	173	389.25
Montville,	578	1,300.50
No. Stonington,	215	483.75
Old Lyme,	231	519.75
Preston,	240	540.00
Salem,	116	261.00
Sprague,	799	1,797.75
Stonington,	1,986	4,468.50
Voluntown,	142	319.50
Waterford,	670	1,507.50
	19,450	\$43,762.50

FAIRFIELD COUNTY.

	No. children.	
Bridgeport,	18,876	\$42,471.00
Bethel,	757	1,703.25

No. 9.—Common Schools.—*Continued.*

	No. children.	
Brookfield,	198	445.50
Darien,	523	1,176.75
Danbury,	4,903	11,031.75
Easton,	206	463.50
Fairfield,	1,081	2,432.55
Greenwich,	3,219	7,242.75
Huntington,	1,322	2,974.50
Monroe,	182	409.50
New Canaan,	615	1,383.75
New Fairfield,	100	225.00
Newtown,	600	1,350.00
Norwalk,	4,931	11,094.75
Redding,	208	468.00
Ridgefield,	532	1,197.00
Sherman,	135	303.75
Stamford,	5,054	11,371.50
Stratford,	1,062	2,389.50
Trumbull,	320	720.00
Weston,	148	333.00
Westport,	882	1,984.50
Wilton,	367	825.75
	46,221	\$103,997.55

WINDHAM COUNTY.

	No. children.	
Brooklyn,	427	\$960.75
Ashford,	129	290.25
Canterbury,	148	333.00
Chaplin,	103	231.75
Eastford,	121	272.25
Hampton,	115	258.75
Killingly,	1,487	3,345.75
Plainfield,	1,310	2,947.50
Pomfret,	392	882.00
Putnam,	1,586	3,568.50
Scotland,	111	249.75
Sterling,	281	632.25
Thompson,	1,227	2,760.75
Windham,	2,439	5,487.75
Woodstock,	376	846.00
	10,252	\$23,067.00

No. 9.—Common Schools.—Continued.

LITCHFIELD COUNTY.

	No. children.	
Litchfield,	757	\$1,703.25
Barkhamsted,	174	391.50
Bethlehem,	116	261.00
Bridgewater,	134	301.50
Canaan,	121	272.25
Colebrook,	134	301.50
Cornwall,	234	526.50
Goshen,	142	319.50
Harwinton,	333	749.25
Kent,	255	573.75
Morris,	116	261.00
New Hartford,	495	1,113.75
New Milford,	1,081	2,432.25
North Canaan,	393	884.25
Norfolk,	355	798.75
Plymouth,	809	1,820.25
Roxbury,	222	499.50
Salisbury,	855	1,923.75
Sharon,	373	839.25
Thomaston,	668	1,503.00
Torrington,	3,367	7,575.75
Warren,	87	195.75
Washington,	376	846.00
Watertown,	759	1,707.75
Winchester,	1,668	3,753.00
Woodbury,	390	877.50
	14,414	\$32,431.50

MIDDLESEX COUNTY.

	No. children.	
Middletown,	1,336	\$3,006.00
“ City District,	2,287	5,145.75
Haddam,	461	1,037.25
Chatham,	538	1,210.50
Chester,	269	607.25
Clinton,	219	492.75
Cromwell,	610	1,372.50
Durham,	162	364.50
East Haddam,	434	976.50
Essex,	530	1,192.50
Killingworth,	168	378.00
Middlefield,	186	418.50

No. 9.—Common Schools.—Concluded.**No. 10.—State Library.**

	No. children.	
Old Saybrook,	288	648.00
Portland,	747	1,680.75
Saybrook,	320	720.00
Westbrook,	185	416.25
	<u>8,740</u>	<u>\$19,667.00</u>

	No. children.	
Cromwell, for children in Swedish Orphan Home, Special Law No. 425, of 1903,	50	\$637.50

TOLLAND COUNTY.

	No. children.		
Tolland,	250	\$562.50	
Andover,	71	159.75	
Bolton,	104	234.00	
Columbia,	152	342.00	
Coventry,	336	756.00	
Ellington,	483	1,086.75	
Hebron,	207	465.75	
Mansfield,	369	830.25	
Somers,	371	834.75	
Stafford,	952	2,142.00	
Union,	90	202.50	
Vernon,	1,844	4,149.00	
Willington,	183	411.75	
	<u>5,412</u>	<u>\$12,177.00</u>	\$492,541.55
	<u>218,673</u>		<u>\$622,799.24</u>

No. 10.**STATE LIBRARY.**

George S. Godard, Librarian:

Salary,	\$2,500.00
Purchase of books,	4,652.22
Incidental expenses,	1,643.84
Preservation of old records,	536.00
Purchase of Connecticut books,	578.43
Special reports,	600.00

No. 10.—State Library.— <i>Concluded.</i>	No. 11.—State Prison.
George S. Godard, Librarian:	
Assistance,	25.00
Binding books,	317.34
Arranging and binding Upjohn's plans of the Capitol,	500.00
Charles R. Green, Assistant, salary,	900.00
Edith M. Pancoast, " "	780.00
Fannie I. Yale, " "	780.00
	\$13,812.83

No. 11.

STATE PRISON.

Albert Garvin, Warden, deficiency in earnings,	\$22,861.93
" " prison library,	500.00
" " bond	17.50
E. G. Woodhouse, Appraiser,	50.00
E. D. Coogan, "	50.00
Thomas D. Wells, expenses as member, and Sec- retary Board of Directors,	25.61
Frederick M. Salmon, expenses as Director,	35.35
W. C. Reynolds, " "	17.60
James W. Cheney, " "	25.75
James P. Bree, Auditor,	12.25
Wm. P. Bailey, "	52.73
Edward M. Yeomans, "	30.55
L. W. Bartlett, Clerk, bond,	17.50
	\$23,696.77

CONNECTICUT PRISON ASSOCIATION.

Annual appropriation,	\$2,700.00
John. C. Taylor, Secretary, salary,	300.00
Expenses on account of insane persons discharged,	373.17
Etta T. Morgan, Clerk,	300.00
Helen F. Barry, "	300.00
James P. Bree, Auditor,	12.25
Wm. P. Bailey, "	13.37
	\$3,998.79

No. 11.—State Prison.—*Concluded.*

No. 12.—School for Boys.

BOARD OF PARDONS.

Edward Harland, expenses as member, . .	\$10.00	
Morris W. Seymour, " " . .	10.00	
Ernest Cady, " " . .	10.00	
Francis Bacon, " " . .	5.00	
E. A. Down, " " . .	5.00	
Edward M. Day, Clerk, salary,	200.00	
Edward M. Day, Clerk, expenses,	2.00	
E. J. Smith, Sheriff, attendance and expenses, .	56.30	
Albert Garvin, Warden, transportation of prisoners,	22.10	
The Case, Lockwood & Brainard Co., printing, etc.,	25.40	\$345.80
		<u>\$28,041.36</u>

No. 12.

CONNECTICUT SCHOOL FOR BOYS.

I. L. Holt, Treasurer, for board bills:

October, 1905,	\$5,655.85	
November, "	5,808.47	
December, "	5,575.21	
January, 1906,	5,785.41	
February, "	5,706.12	
March, "	5,141.20	
April, "	5,692.81	
May, "	5,498.08	
June, "	5,631.53	
July, "	5,552.05	
August, "	5,769.94	
September, "	5,668.81	
		\$67,483.48
I. L. Holt, Treasurer, bond,	\$17.50	
John H. Parrish, Agent, salary,	1,200.00	
" " expenses,	795.47	
C. C. Palmer, Trustee, expenses,	19.50	
Francis H. Parker, " "	10.40	
George P. Crane, " "	36.30	
Joseph Hutchins, " "	5.74	
James P. Bree, Auditor,	21.75	
Wm. P. Bailey, "	50.52	
Edward M. Yeomans, "	21.44	\$2,178.62
		<u>\$69,662.10</u>

No. 13.—School for Girls.

No. 14.—State Paupers.

No. 13.

CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

Clarence E. Bacon, Treasurer, board bills,		
October, 1905,		\$4,421.00
November,		4,622.00
December,		4,427.00
January, 1906,		4,531.50
February,		4,392.00
March,		4,045.50
April,		4,474.00
May,		4,293.50
June,		4,428.00
July,		4,308.00
August,		4,476.00
September,		4,475.00
		\$52,893.50
James P. Bree, Auditor,		\$11.70
Wm. P. Bailey, "		54.67
Edward M. Yeomans, "		32.16
		\$98.53
		\$52,992.03

No. 14.

STATE PAUPERS.

Morton Sanford, for supporting state paupers,			\$1,031.15
Berlin,	\$9.00	Norwalk,	81.28
Bloomfield,	17.50	Old Lyme,	15.00
Bridgeport,	631.86	Orange,	35.00
Cromwell,	30.50	Rocky Hill,	55.36
East Granby,	81.50	Simsbury,	43.00
Enfield,	166.05	Southington,	17.00
Granby,	37.20	Stratford,	12.86
Haddam,	30.37	Vernon,	15.00
Hartford,	1,501.75	Wallingford,	73.67
Hebron,	15.00	Waterbury,	137.34
Killingworth,	15.00	Waterford,	23.00
Mansfield,	17.00	Wethersfield,	15.00
Middletown,	25.20	Windham,	136.13
Meriden,	50.68	Windsor Locks,	15.00
New Haven,	304.75		
New London,	155.88		
North Haven,	22.70		
			\$4,817.73

No. 14.—State Paupers.— <i>Concluded.</i>	No. 15.—Humane Institutions.
Hartford Hospital, care of paupers, . . .	\$148.29
F. C. Bissell, expenses investigating cases, . .	39.00
The Case, Lockwood & Brainard Co., printing, etc.,	11.00
	\$198.29
	\$5,016.02

No. 15.

HUMANE INSTITUTIONS.

BOARD OF EDUCATION OF THE BLIND.

PERKINS INSTITUTE FOR THE BLIND.

Board bills —

January, 1906,	\$800.00
April,	800.00
July,	800.00
For transportation, clothing, etc., . . .	47.60
	\$2,447.60

CONNECTICUT INSTITUTE FOR THE BLIND.

Board bills —

January, 1906,	\$5,066.66
April,	5,616.66
July,	5,800.00
For transportation, clothing, etc., . . .	38.83
James P. Bree, Auditor,	12.25
Wm. P. Bailey, "	13.37
	\$16,547.77

EXPENSES OF BOARD.

John D. Rusher, Secretary, salary, . . .	\$1,650.00
" " " expenses, . . .	120.32
" " " bond, . . .	5.85
Emily W. Foster, Secretary, salary, . . .	150.00
" " Member, expenses, . . .	45.27
E. J. Steele, " " . . .	36.59
Southern New England Telephone Co., . .	44.50
James P. Bree, Auditor,	36.75
Wm. P. Bailey, "	53.48
Edward M. Yeomans, "	21.50
	\$2,164.26

No. 15.—Humane Institutions.—Continued.**FOR TRANSPORTATION AND CLOTHING OF BENEFICIARIES.****JANUARY, 1906.**

G. Fox & Co.,	\$115.32
Brown, Thomson & Co.,	54.95
Edwin Aishberg,	4.60
Herman Schreiber,	49.33
Wise, Smith & Co.,	9.89
E. M. Webb,	8.50
H. L. Olmsted,	3.36

APRIL.

G. Fox & Co.,	57.63
Brown, Thomson & Co.,	20.14
Edwin Aishberg,	4.80
Herman Schreiber,	24.53

JULY.

G. Fox & Co.,	50.80
Brown, Thomson & Co.,	48.21
Wise, Smith & Co.,	11.85
Herman Schreiber,	42.75
E. M. Webb,	6.50
H. L. Olmstead,	2.88

\$516.04**MACHINERY, TOOLS, AND MATERIALS FURNISHED BLIND BENEFICIARIES.****Oliver M. Dean for —**

Charles Rhodes,	\$129.36
Wm. E. Robinson,	142.68

Conn. Institute for the Blind for —

Charles Rhodes,	11.75
Henry Seabridge,	43.06
Gustav Vogel,	4.61
Emily F. Timms,	20.61
Wm. E. Robinson,	9.11

G. W. Bancroft for —

Charles Rhodes,	\$58.89
Henry Seabridge,	37.97

G. F. Howell & Co. for —

Henry Seabridge,	118.97
Gustav Vogel,	42.87

Heywood Bros. for —

Elizabeth Madsen,	48.20
Emily F. Timms,	50.25

No. 15.—Humane Institutions.—*Continued.*

Hartford Market Co. for —	
Richard T. Greisch,	17.80
Sedgwick & Casey for —	
Arthur F. Washington,	110.00
McLean Bros. for —	
Mary E. Hancock,	25.00
	\$871.13
	\$22,546.80

AMERICAN SCHOOL FOR THE DEAF.

Board bills —	
October, 1905,	\$5,562.50
January, 1906,	5,812.50
April,	6,000.00
July,	5,875.00
For clothing, etc.,	457.70
James P. Bree, Auditor,	12.25
Wm. P. Bailey, "	13.37
	\$23,733.32

MYSTIC ORAL SCHOOL.

Board bills —	
October, 1905,	\$1,562.50
January, 1906,	1,750.00
April,	1,750.00
July,	1,750.00
For clothing, etc.,	305.37
James P. Bree, Auditor,	23.16
Wm. P. Bailey, "	24.72
	\$7,165.75

CONNECTICUT SCHOOL FOR IMBECILES.

Board bills —	
October, 1905,	\$7,162.84
January, 1906,	7,251.76
April,	7,239.98
July,	7,367.84
James P. Bree, Auditor,	24.70
Wm. P. Bailey, "	22.82
	\$29,069.94

No. 15.—Humane Institutions.—Continued.**CONNECTICUT CHILDREN'S AID SOCIETY.****Board bills—**

October, 1905,	\$1,346.19
January, 1906,	1,492.92
April,	1,597.90
July,	1,632.88

\$6,069.89**CONNECTICUT HOSPITAL FOR THE INSANE.****Board bills—**

October, 1905,	\$14,926.02
November,	15,512.46
December,	15,111.06
January, 1906,	15,615.23
February,	15,643.92
March,	14,183.13
April,	15,756.41
May,	15,290.45
June,	15,771.69
July,	15,310.98
August,	15,792.90
September,	15,823.11

\$184,737.36

W. B. Foster, Trustee, expenses,	\$69.35
Franklin W. Perry, " "	21.72
F. C. Bushnell, " "	40.00
Henry Woodward, " "	11.70
James P. Bree, Auditor,	38.00
Wm. P. Bailey, "	123.82
Edward M. Yeomans, "	65.53

\$370.12**BUILDING.**

For Contagious Ward,	\$20,000.00
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\$205,107.48**NORWICH HOSPITAL FOR THE INSANE.****Board bills—**

October, 1905,	\$747.31
November,	764.13
December,	776.24
January, 1906,	882.86

No. 15.—Humane Institutions.—*Continued.*

February,	935.03
March,	871.41
April,	990.84
May,	1,037.01
June,	1,112.73
July,	1,108.81
August,	1,136.72
September,	1,107.18
	\$11,470.27
For current expenses,	\$16,724.83
H. M. Pollock, Superintendent, bond,	10.67
N. J. Ayling, Treasurer, "	35.00
Costello Lippert, "	35.00
E. S. Greeley, Trustee, expenses,	15.20
F. H. Mayberry, " "	20.75
E. H. Burr, " "	22.12
James P. Bree, Auditor,	35.25
Wm. P. Bailey, "	39.63
	\$16,938.45
	BUILDING.
Treasurer,	\$330,795.52
	\$359,204.24
	RETREAT FOR THE INSANE.
Board bills —	
October, 1905,	\$878.00
January, 1906,	794.85
April,	881.43
July,	900.29
	\$3,454.57
	STAMFORD HALL.
Board bills —	
October, 1905,	26.00
January, 1906,	26.00
April,	26.00
August,	27.40
	\$105.40
	GRAND VIEW SANITARIUM.
Board bills —	
October, 1905,	\$106.00
January, 1906,	82.00
April,	78.00
July,	78.00
	\$344.00

No. 15.—Humane Institutions.—Continued.

FOR EXAMINATION OF INSANE PRISONERS.

Dr. E. A. Down,	\$20.00
" C. C. Godfrey,	5.00
" F. T. Simpson,	5.00
" H. G. Howe,	5.00
" Julian La Pierre,	5.00
" C. E. Taft,	10.00
" Gustav Eliot,	10.00
" R. Robinson,	5.00

\$65.00

HOUSE OF THE GOOD SHEPHERD.

Board bills —

January, 1906,	\$128.00
April,	170.00
July,	361.00

\$659.00

HOMES FOR DEPENDENT AND NEGLECTED CHILDREN.

HARTFORD COUNTY.

October, 1905,	\$2,634.79
January, 1906,	2,639.62
April,	2,874.99
July,	2,860.12
	<u>\$11,009.52</u>

NEW HAVEN COUNTY.

October, 1905,	\$1,532.62
November,	1,552.76
December,	1,500.55
January, 1906,	1,517.02
February,	1,446.76
March,	1,391.54
April,	1,635.08
May,	1,586.92
June,	1,625.64
July,	1,536.61
August,	1,608.79
September,	1,614.74

\$18,549.03

No. 15.—Humane Institutions.—Continued.

NEW LONDON COUNTY.

October, 1905,	\$1,788.99
January, 1906,	2,008.07
April,	2,004.76
July,	2,201.02
	\$8,002.84

FAIRFIELD COUNTY.

October, 1905,	\$5,419.12
January, 1906,	5,315.71
February,	5,237.14
April,	5,322.85
July,	5,646.27
	\$26,941.09

WINDHAM COUNTY.

October, 1905,	\$1,417.34
January, 1906,	1,465.94
April,	1,510.05
July,	1,440.29
	\$5,833.62

LITCHFIELD COUNTY.

October, 1905,	\$1,480.72
January, 1906,	2,057.14
April,	1,977.13
July,	1,954.47
	\$7,469.46

MIDDLESEX COUNTY.

January, 1906,	\$1,506.52
April,	1,445.70
July,	1,324.82
	\$4,277.04

TOLLAND COUNTY.

October, 1905,	\$1,090.01
January, 1906,	968.80
April,	937.00
July,	903.71
	\$3,899.52

\$35,982.12

No. 15.—Humane Institutions.—*Conclu.* No. 16.—S. and W. Soldiers.**ANNUAL APPROPRIATIONS FOR HOSPITALS.**

General Hospital Society,	\$10,000.00
Hartford Hospital,	10,000.00
St. Francis "	5,000.00
Grace "	5,000.00
Bridgeport "	5,000.00
Danbury "	5,000.00
New Britain "	5,000.00
New London Memorial "	5,000.00
Norwalk "	5,000.00
Stamford "	5,000.00
Waterbury "	5,000.00
Litchfield County "	3,000.00
Meriden "	3,000.00
Middlesex County "	3,000.00
Day-Kimball "	3,000.00
New Haven Anti-Tuberculosis "	3,750.00
Hartford Tuberculosis "	5,625.00
St. Vincent's "	2,250.00
	\$88,625.00

CONNECTICUT HUMANE SOCIETY.

Annual Appropriation,	\$2,000.00
	\$834,132.51

No. 16.**SICK AND WOUNDED SOLDIERS.****FITCH'S HOME FOR SOLDIERS.**

A. B. Beers, Treasurer of Soldiers' Hospital	
Board, for expenses of management,	\$131,000.00
For aid to soldiers and wives, not at the Home,	16,500.00
" bond,	52.50
James P. Bree, Auditor,	97.25
Wm. P. Bailey, "	116.01
	\$147,765.76
Aid to soldiers' families:	
Bridgeport,	\$13.00
Chester,	22.50
Darien,	124.36
Meriden,	51.43
New Britain,	48.00

No. 16.—Sick and Wounded Soldiers.—Conclu. No. 17.—Deceased Soldiers

New Haven,	110.50
East Haddam,	13.00

\$382.79**HOSPITAL CARE FOR SPANISH WAR VETERANS.**

New Haven Hospital,	\$41.79
St. Francis "	54.00
Bridgeport "	42.00

\$137.79**FOR COMMITMENT OF SOLDIERS TO INSANE HOSPITALS.**

New Haven,	\$30.69
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No. 17.**DECEASED SOLDIERS.****HARTFORD COUNTY.**

Hartford,	\$385.00	Plainville,	\$35.00
Avon,	35.00	Simsbury,	35.00
Bloomfield,	35.00	Southington,	105.00
Bristol,	105.00	West Hartford,	35.00
East Hartford,	70.00	Wethersfield,	70.00
Enfield,	70.00	Windsor,	35.00
Farmington,	70.00	Windsor Locks,	35.00
Granby,	35.00		
Manchester,	35.00		\$1,260.00
New Britain,	70.00		

NEW HAVEN COUNTY.

New Haven,	\$875.00	Seymour,	\$70.00
Derby,	70.00	Wallingford,	35.00
Hamden,	35.00	Waterbury,	35.00
Meriden,	140.00		
Milford,	70.00		\$1,575.00
Orange,	245.00		

NEW LONDON COUNTY.

New London,	\$210.00	Salem,	\$35.00
Norwich,	350.00	Stonington,	245.00
Colchester,	105.00	Waterford,	35.00
Groton,	210.00		
Old Lyme,	35.00		\$1,225.00

No. 17.—Deceased Soldiers.—Concluded.

FAIRFIELD COUNTY.			
Bridgeport, . . .	\$455.00	Stamford, . . .	\$140.00
Brookfield, . . .	35.00	Stratford, . . .	35.00
Danbury, . . .	210.00	Weston, . . .	70.00
Fairfield, . . .	35.00		
Newtown, . . .	140.00		\$1,400.00
Norwalk, . . .	280.00		
WINDHAM COUNTY.			
Brooklyn, . . .	\$35.00	Pomfret, . . .	\$70.00
Ashford, . . .	35.00	Putnam, . . .	70.00
Chaplin, . . .	35.00	Windham, . . .	70.00
Eastford, . . .	35.00		
Killingly, . . .	140.00		\$595.00
Plainfield, . . .	105.00		
LITCHFIELD COUNTY.			
Barkhamsted, . . .	\$35.00	Woodbury, . . .	\$35.00
New Milford, . . .	70.00		
Torrington, . . .	35.00		\$315.00
Winchester, . . .	140.00		
MIDDLESEX COUNTY.			
Middletown, . . .	\$70.00	Old Saybrook, . . .	\$35.00
Durham, . . .	35.00		\$140.00
TOLLAND COUNTY.			
Columbia,		\$35.00	
Coventry,		70.00	\$105.00
Soldiers' Hospital Board, burial of soldiers at the Home,			\$1,750.00
			\$8,365.00
Stephen Maslen Corp., headstones,	\$4,308.00		
Geo. M. Cole, Adjutant-General, removal of deceased soldiers in Middletown,		125.00	
Evergreen Cemetery Assn., care of lot,		10.00	
J. R. Maxwell, stone coping, St. Bernard's Cemetery,		600.00	
The Case, Lockwood & Brainard Co., printing, etc.,		25.40	
			\$6,816.40
			\$13,431.40

No. 18.—Agricultural Affairs.—Continued.

No. 18.**AGRICULTURAL AFFAIRS.****STATE BOARD OF AGRICULTURE.**

Annual appropriation,	\$2,500.00	
Charles A. Thompson, Treasurer, bond,	14.00	
		<u>\$2,514.00</u>

CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

Annual appropriation,	\$10,000.00	
Food investigation,	1,800.00	
State Entomologist,	3,000.00	
Treasurer, bond,	35.00	
James P. Bree, Auditor,	11.25	
Wm. P. Bailey, "	25.69	
		<u>\$14,871.94</u>

CONNECTICUT AGRICULTURAL COLLEGE.

Annual appropriation,	\$20,000.00	
Food Investigation,	2,500.00	
Interest on College Fund,	6,750.00	
Dormitory,	60,000.00	
D. Walter Patten, Treasurer, bond,	105.00	
James P. Bree, Auditor,	24.50	
Wm. P. Bailey, "	53.48	
Edward M. Yeomans, Auditor,	21.85	
		<u>\$89,454.83</u>

COMMISSIONER ON DISEASES OF DOMESTIC ANIMALS.

Heman O. Averill, Commissioner, salary,	\$1,800.00	
" " office expenses,	168.95	
" " traveling "	442.75	
" " assistance,	1,566.02	
" " clerical assistance,	397.50	
		<u>\$4,375.22</u>

CATTLE KILLED BY ORDER OF THE COMMISSIONER.

OCTOBER, 1905.		H. J. Northrop,	12.50
Simeon Danielson,	\$10.00	Louis Guillotte,	13.00
L. H. Smith,	10.00	J. E. Beacon,	15.00
Charles Rebillard,	12.00	Ernest E. Carrier,	40.00
C. F. Ennis,	12.00	Eaton Bros.,	15.00
C. F. Morgan,	12.00	Ethan Allen,	10.00

No. 18.—Agricultural Affairs.—Continued.

W. H. Marsh, . . .	10.00	NOVEMBER.	
W. W. Asman, . . .	10.00	A. Blake, . . .	\$5.00
Geo. A. Darling, . . .	11.00	Patrick Hogan, . . .	5.00
C. E. Chester, . . .	15.00	W. H. Barlow, . . .	10.00
E. L. Sherman, . . .	15.00	Paul Zehler, . . .	12.00
W. S. Geddes, . . .	20.00	H. B. Pelton, . . .	17.00
A. Goleib, . . .	8.00	W. C. Noyes, . . .	25.00
E. D. Lane, . . .	12.00	O. N. Benedict, . . .	5.00
E. B. Mathewson, . . .	10.00	J. L. English, . . .	10.00
A. H. Darling, . . .	10.00	G. F. Douglass, . . .	12.50
C. H. Kinne, . . .	12.00	H. C. Judd, . . .	12.50
C. A. Sweet, . . .	32.00	Isaac N. Hollister, . . .	20.00
J. L. Raymond, . . .	15.00	Howard A. Rix, . . .	15.00
Lewis Reynolds, . . .	25.00	J. H. Wells, . . .	10.00
W. N. Foster, . . .	12.50	N. E. Lord, . . .	15.00
H. S. Bond, . . .	20.00	C. W. Loomis, . . .	5.00
E. E. Foote, . . .	7.00	Joseph Cartier, . . .	13.00
E. G. Wallace, . . .	3.00	Joseph Seigel, . . .	5.00
M. M. Hazen, . . .	10.00	J. F. Sholes, . . .	10.00
A. G. Brewster, . . .	12.00	L. C. Beach, . . .	12.50
F. R. Ayer, . . .	12.00	C. D. Babcock, . . .	13.00
M. A. Tinker, . . .	30.00	R. S. Sholes, . . .	13.00
R. C. Mitchell, . . .	15.00	E. A. Pomeroy, . . .	20.00
W. B. Imer, . . .	6.00	S. P. Frost, . . .	12.50
C. D. Way, . . .	17.50	W. E. Miller, . . .	15.00
F. H. Dunham, . . .	23.00	W. S. Lane, . . .	6.00
W. R. Woelfert, . . .	7.50	E. R. Pierson, . . .	10.00
E. C. Burdick, . . .	10.00	W. H. Whitely, . . .	12.50
J. D. Bartholomew, . . .	10.00	F. L. Wright, . . .	18.00
H. W. Warner, . . .	12.00	Willis W. Hall, . . .	5.00
Louis Lavine, . . .	20.00	Harry Tripp, . . .	8.00
Henry Page, . . .	22.00	G. H. Sumner, . . .	10.00
E. B. Twining, . . .	10.00	Walter Shippee, . . .	10.00
W. A. Collins, . . .	16.00	H. B. Chapman, . . .	30.00
A. Kendall, . . .	32.00	Vanness Cass, . . .	10.00
H. F. Marsh, . . .	43.00	J. B. Bates, . . .	12.00
H. P. Deming, . . .	13.00	Gottlieb King, . . .	14.00
Mrs. Annie Freestone, . . .	10.00	Oliver Chenade, . . .	20.00
Z. E. Boule, . . .	8.00	A. E. Shoales, . . .	10.00
Roscius Back, . . .	7.00	C. W. Roberts, . . .	10.00
C. J. Hubbard, . . .	10.00	W. H. Whipple, . . .	13.00
Henry G. Brooks, . . .	12.00	J. Lawrence Raymond, . . .	15.00
G. M. Sampson, . . .	19.00	M. C. Keeler, . . .	20.00
		S. S. Buckland, . . .	9.00
		H. Bushnell, . . .	10.00

No. 18.—Agricultural Affairs.—Continued.

W. Murphy, . . .	10.00	F. W. Cunningham, . . .	25.00
G. W. Lamphier, Jr., . .	10.00	E. E. Foote, . . .	30.00
J. P. Lathrop, . . .	11.00	A. D. Lamb, . . .	10.00
J. B. Hotchkiss, . . .	11.00		
J. W. Unnever, . . .	12.00	JANUARY, 1906.	
F. W. Cunningham, . . .	14.00	H. H. Pomeroy, . . .	8.00
Florence Griswold, . .	15.00	N. E. Lord, . . .	10.00
M. Madsen, . . .	12.00	E. Allen, . . .	10.00
		W. H. Mitchell, . . .	12.50
DECEMBER.		C. O. Purinton, . . .	12.50
F. A. Blake, . . .	\$5.00	H. W. Hedden, . . .	13.00
C. H. Baker, . . .	10.00	A. B. Cook, Supt., . .	15.00
R. C. Whittlesey, . . .	12.00	F. J. West, . . .	15.00
G. A. Drown, . . .	24.00	A. Wheeler, . . .	15.00
W. H. Durang, . . .	10.00	A. B. Cockney, . . .	7.00
F. P. Chapman, . . .	8.00	S. A. Bartholomew, . .	8.00
J. H. Wood, . . .	10.00	R. S. Sholes, . . .	15.00
L. W. Shippee, . . .	10.00	C. T. Elliott, . . .	20.00
F. A. Burnham, . . .	12.00	E. Washburn, . . .	36.00
G. G. Avery, . . .	20.00	H. M. Loomis, . . .	7.00
Paul Geist, . . .	13.00	G. P. Bradstreet, . .	16.00
Frank L. Hopkins, . . .	10.00	J. L. Raymond, . . .	25.00
P. A. Berg, . . .	12.00	H. R. Woodward, . . .	32.50
Henry Dorrance, . . .	12.00	N. J. Ruwet, . . .	8.00
W. H. Hull, . . .	15.00	H. Hinz, . . .	7.00
O. Peck, . . .	10.00	G. E. Suydam, . . .	10.00
D. C. Sargent, . . .	13.00	F. Dubuc, . . .	12.00
F. S. Brown, . . .	13.00	H. A. Rix, . . .	12.50
C. C. Pendleton, . . .	33.00	E. E. Richmond, . . .	13.00
B. J. Kinney, . . .	8.00	H. J. Brackett, . . .	25.00
F. J. Gates, . . .	10.00	I. F. Hawkes, . . .	6.00
Mrs. C. B. Tripp, . . .	12.00	Dennis Keefe, . . .	9.00
John Bengstrom, . . .	12.00	A. W. Hicks, . . .	12.00
Geo. Stone, . . .	15.00	George Rogers, . . .	15.00
W. P. Adams, . . .	15.00	J. H. Champlin, . . .	15.00
G. A. Allen, . . .	16.00	V. Bush, . . .	10.00
W. B. Leavenworth, . .	10.00	J. E. Griswold, . . .	15.00
Thomas McClunan, . . .	12.00	W. B. Leavenworth, . .	15.00
J. F. Bailey, . . .	17.50	A. D. Lamb, . . .	8.00
C. A. Palmer, . . .	20.00	F. S. Brown, . . .	10.00
T. H. McCray, . . .	10.00	J. F. Bailey, . . .	12.00
H. B. Cornwall, . . .	10.00	M. T. Shea, . . .	13.00
George Frink, . . .	10.00	G. W. Stone, . . .	14.00
S. D. Percival, . . .	8.00	J. B. Sloane, . . .	8.00
E. S. Thomas, . . .	13.00	C. D. Torry, . . .	9.00

No. 18.—Agricultural Affairs.—Continued.

G. Holden, . . .	13.00	J. D. Rathburn, . . .	10.00
O. A. Chapman, . . .	15.00	C. A. Sanderson, . . .	13.50
A. C. Feeley, . . .	45.00	R. E. Holmes, . . .	22.00
B. M. Dunkle, . . .	8.00	A. J. Willoughby, . . .	10.00
H. J. Brock, . . .	10.00	T. P. Street, . . .	14.00
C. A. Glazier, . . .	15.00	L. D. Daley, . . .	15.00
E. L. Sherman, . . .	15.00	F. Wheeler, . . .	16.00
J. C. Clansing, . . .	16.00	B. Grosvenor, . . .	20.00
FEBRUARY.		J. B. Lathrop, . . .	10.00
B. W. Smith, . . .	9.00	Root Bros., . . .	10.00
H. A. Rix, . . .	10.00	L. W. Shippee, . . .	12.50
H. R. Woodward, . . .	11.00	John Anderson, . . .	15.00
E. H. Cortes, . . .	22.50	APRIL.	
W. C. Noyes, . . .	15.00	G. E. Barnes, . . .	10.00
S. S. Whipple, . . .	8.00	A. D. Lamb, . . .	10.00
A. Griswold, . . .	5.00	C. A. Mallory, . . .	12.00
J. P. Lathrop, . . .	9.00	A. E. Harvey, . . .	7.00
E. R. Keegan, . . .	10.00	Howard B. Thayer, . . .	8.00
J. Roode, Jr., . . .	11.00	E. Washburn, . . .	8.00
F. S. Whittlesey, . . .	13.00	Enfield, Town of, . . .	10.00
W. E. Miller, . . .	10.00	C. M. Randall, . . .	9.00
G. Kopp, . . .	7.00	J. D. Johnson, . . .	10.00
N. Gauthier, . . .	12.00	Robert H. Hubbard, . . .	10.00
M. Tinker, . . .	16.00	John Lawson, . . .	10.00
Otto Manuel, . . .	12.00	Ida P. Knight, . . .	10.00
W. H. Webster, . . .	10.00	W. O. Page, . . .	10.00
H. H. Mason, . . .	12.00	Joseph Baker, . . .	12.00
D. J. Sayles, . . .	14.00	J. E. Perry, . . .	12.00
C. E. Chester, . . .	15.00	W. S. Gates, . . .	12.00
E. Washburn, . . .	16.00	James Vaughn, . . .	13.00
H. V. Johnson, . . .	24.00	E. Bennett, . . .	14.00
B. Grosvenor, . . .	25.00	H. S. Markham, . . .	15.00
MARCH.		C. E. Chester, . . .	15.00
E. D. Benedict, . . .	7.00	Daniel Doyle, . . .	15.00
H. Davidson, . . .	10.00	G. E. Adams, . . .	18.00
H. W. Alofsin, . . .	15.00	Hattie I. Tripp, . . .	21.00
Yale Gordon, . . .	20.00	H. B. Chapman, . . .	30.00
Jacob Hipp, . . .	12.00	J. F. Mesder, . . .	20.00
L. H. Smith, . . .	12.00	R. P. White, . . .	10.00
John Asmon, . . .	10.00	Thos. H. Seymour, . . .	12.00
W. E. Templeton, . . .	10.00	H. W. Barrows, . . .	15.00
A. W. Bristol, . . .	11.00	MAY.	
J. Butler, . . .	11.00	N. W. Hull, . . .	5.00
E. C. Burr, . . .	8.00	Thomas Garvie, . . .	6.00

No. 18.—Agricultural Affairs.—Continued.

C. D. Moore, . . .	8.00	G. H. Babcock, . . .	15.00
H. S. Blake, . . .	8.00	Henry R. Woodward, . . .	22.50
Roland Buell, . . .	10.00	N. Bouthillier, . . .	10.00
E. A. Pomeroy, . . .	10.00	Mrs. John M. Brown, . . .	12.00
O. C. Hall, . . .	10.00	J. H. Wilte, . . .	13.00
E. L. Sherman, . . .	20.00	J. N. Cutler, . . .	13.00
B. C. Mauddaugh, . . .	12.00	A. B. & H. J. Brockett, . . .	25.00
O. Robinson, . . .	12.00	Edward Tubbe, . . .	8.00
W. E. Miller, . . .	32.50	W. F. Maine, . . .	10.00
G. H. Sumner, . . .	39.00	C. D. Way, . . .	15.00
Carl Abelle, . . .	5.00	J. W. Finnegan, . . .	15.00
Mira J. Kinney, . . .	10.00	N. E. Lord, . . .	30.00
Louis Livingston, . . .	7.00	Yale Gordon, . . .	10.00
J. B. Palmer, . . .	10.00	C. B. Russ, . . .	10.00
David S. Bigelow, . . .	10.00	W. Wheeler, . . .	12.00
F. R. Post, . . .	13.00	C. P. Farrand, . . .	12.50
H. E. Russell, . . .	17.00	Thos. Falls, . . .	15.00
M. A. Tinker, . . .	17.50	J. H. Stone, . . .	18.00
E. R. Gillette, . . .	37.50	L. S. Dickinson, . . .	20.00
C. W. Camp, . . .	25.00	P. P. Burgess, . . .	10.00
W. N. Eaton, . . .	10.00	C. C. Pendleton, . . .	13.00
H. B. Tucker, . . .	15.00	Julius Hills, . . .	15.00
Henry Swanson, . . .	10.00	F. B. Post, . . .	20.00
Bert Brock, . . .	10.00	Wetmore Bros., . . .	10.00
H. S. Peck, . . .	10.00	C. H. Baker, . . .	10.00
G. P. Carlson, . . .	5.00		
Geo. Towne, . . .	10.00	JULY.	
A. Frink, . . .	10.00	H. C. Judd, . . .	5.00
Daniel Murray, . . .	10.00	H. C. Sanford, . . .	15.00
F. M. Myers, . . .	12.00	A. N. King, . . .	15.00
W. L. Hayes, . . .	9.00	H. N. Ford, . . .	17.50
L. B. Southmayd, . . .	10.00	Grosvenordale Co., . . .	20.00
B. F. York, . . .	15.00	T. C. Thompson, . . .	10.00
A. S. Bailey, . . .	22.00	W. B. Gallup, . . .	12.00
		Andrew S. Tanner, . . .	15.00
		J. H. Ely, . . .	12.50
JUNE.		Emily Sholes, . . .	13.00
Geo. W. Wheeler, . . .	9.00	F. H. Bassett, . . .	15.00
M. P. Lockwood, . . .	10.00	B. M. Patterson, . . .	25.00
R. C. Mitchell, . . .	15.00	J. S. Risley, . . .	5.00
C. F. Scrader, . . .	5.00	F. W. Cunningham, . . .	5.50
M. A. Hallock, . . .	5.00	Geo. W. Stone, . . .	12.00
Walter E. Miller, . . .	10.00	Chas. Mahoney, . . .	12.50
James L. Harris, . . .	12.00	Frank LaMay, . . .	39.00
David Taylor, . . .	12.00	Eric Erikson, . . .	10.00
Enos M. Gray, . . .	15.00		

No. 18.—Agricultural Affairs.—Continued.

C. H. Keene, . . .	10.00	O. R. Stedman, . . .	5.00
Napoleon Bouthillier, .	12.50	A. F. Kibbe, . . .	20.00
C. M. Daggett, . . .	10.00	SEPTEMBER.	
A. J. Ask,	10.00	E. Washburn, . . .	11.50
L. H. Smith,	12.00	Myer Lubchansky, . .	15.00
C. E. Chester,	15.00	C. D. Way,	20.00
D. B. Mallory,	15.00	M. J. Pickett,	20.00
Richard Palmer,	20.00	F. G. Slye,	10.00
AUGUST.		W. F. Joyner,	12.00
J. J. Wilcox,	5.00	G. G. Avery,	15.00
J. D. Bartholomew, . .	10.00	C. A. Lord,	25.00
J. H. Sterling,	10.00	C. H. Wright,	5.00
J. H. Keeler,	15.00	W. F. Storrs,	8.00
S. E. Williams,	25.00	E. E. Lewis,	12.50
J. G. Raymond,	25.00	Joseph Guillothe, . .	14.00
M. E. Harrington, . . .	6.00	H. B. Chapman, . . .	49.00
Grosvenordale Co., . . .	10.00	H. L. Harvey,	10.00
E. E. Brown,	12.50	J. S. Halpin,	12.00
E. N. Bill,	17.50	C. Henry Briggs, . . .	12.00
G. W. Buell,	10.00	C. H. Heath,	17.50
J. M. & D. M. Clark, . .	20.00	F. W. Cunningham, . .	26.00
E. D. Denslow,	10.00	Lyman Hall,	8.00
Geo. E. Spaulding, . . .	18.00	E. Washburn,	10.00
Charles J. Porter,	10.00	D. M. Brown,	10.00
Geo. W. Clark, Trust, . .	25.00	L. Broder,	25.00
H. E. Jones,	15.00	John Breen,	5.00
J. N. Phillips,	12.50	R. F. Porter,	10.00
W. J. Lee,	12.00	G. H. Reynolds,	10.00
E. Vollers,	10.00	M. Madsen,	20.00
A. L. Fitts,	10.00		
S. H. Perry,	10.00		
J. O. Peckham,	16.00		
			\$5,613.50

DAIRY COMMISSIONER.

John B. Noble, Commissioner, salary,	\$1,600.00
" " " " office expenses,	395.43
" " " " traveling expenses,	311.30
" " " " clerical assistance,	390.00
Robert O. Eaton, Deputy, salary,	1,500.00
" " " " expenses,	1,323.34

\$5,520.07**STATE AID TO AGRICULTURAL SOCIETIES.**

Beacon Valley Agricultural Society,	\$150.28
Berlin " "	183.08
Colchester " "	100.49

No. 18.—Agricultural Affairs.—Continued.

Connecticut Dairymen's Association, . . .	135.57
" Pomological Society, . . .	148.21
Farmington Valley Agricultural Association, .	157.10
Greenfield Country Club,	223.17
Guilford Agricultural Association,	164.87
Granby " "	126.30
Harwinton " "	131.00
Horsehoe Park Association,	230.55
Mad River Grange Society,	148.39
New Haven County Horticultural Society, .	182.07
New London " Agricultural " . . .	278.08
New Milford " "	143.36
Newtown " "	154.36
Orange " "	220.32
Putnam Fair Association,	170.28
Rockville " " "	296.21
Simsbury Agricultural Society, .	120.77
Stafford Springs " "	330.21
Suffield " "	100.00
Union " "	110.77
Windham " "	262.57
Woodstock " "	231.99

\$4,500.00

STATE AID TO ASSOCIATIONS.

Connecticut Dairymen's Association, . . .	\$3,000.00
" Sheep Breeders' " 	338.27
" Pomological Society,	1,500.01

\$4,838.28

FOX BOUNTIES.

HARTFORD COUNTY.

Avon,	\$9.20	Marlborough,	\$1.15
Berlin,	3.45	Newington,	9.20
Bloomfield,	16.10	Plainville,	6.90
Bristol,	20.70	Rocky Hill,	3.06
Burlington,	33.35	Simsbury,	27.60
Canton,	117.30	Southington,	17.25
East Granby,	23.00	South Windsor,	6.90
East Windsor,	5.75	Suffield,	18.40
Enfield,	19.55	Windsor,	5.75
Farmington,	27.60	Windsor Locks,	1.15
Glastonbury,	41.40		
Granby,	36.80		
Hartland,	55.20		

\$511.75

No. 18.—Agricultural Affairs.—Continued.

NEW HAVEN COUNTY.

Beacon Falls, . . .	\$17.25	North Haven, . . .	\$14.95
Bethany, . . .	36.80	Oxford, . . .	14.95
Cheshire, . . .	12.65	Seymour, . . .	11.50
Derby, . . .	3.45	Southbury, . . .	62.10
East Haven, . . .	10.35	Wallingford, . . .	5.75
Hamden, . . .	18.40	Waterbury, . . .	3.45
Madison, . . .	23.00	Wolcott, . . .	11.50
Meriden, . . .	18.40	Woodbridge, . . .	1.15
Middlebury, . . .	35.65		
Naugatuck, . . .	10.35		\$333.50
North Branford, . . .	21.85		

NEW LONDON COUNTY.

Norwich, . . .	\$2.30	Lyme, . . .	\$14.95
Bozrah, . . .	9.20	No. Stonington, . . .	6.90
Colchester, . . .	18.40	Old Lyme, . . .	12.65
East Lyme, . . .	6.90	Preston, . . .	1.15
Franklin, . . .	5.75	Salem, . . .	25.30
Griswold, . . .	18.40	Sprague, . . .	3.45
Groton, . . .	1.15	Voluntown, . . .	10.35
Lebanon, . . .	20.70	Waterford, . . .	6.90
Ledyard, . . .	16.10		
Lisbon, . . .	12.65		\$193.20

FAIRFIELD COUNTY.

Bridgeport, . . .	\$1.15	Redding, . . .	\$12.65
Bethel, . . .	16.10	Ridgefield, . . .	24.15
Brookfield, . . .	13.30	Sherman, . . .	42.55
Danbury, . . .	57.50	Stamford, . . .	12.65
Easton, . . .	24.15	Stratford, . . .	12.65
Fairfield, . . .	4.60	Trumbull, . . .	13.90
Greenwich, . . .	6.90	Weston, . . .	11.50
Huntington, . . .	10.35	Westport, . . .	6.90
Monroe, . . .	14.95	Wilton, . . .	17.25
New Canaan, . . .	11.50		
New Fairfield, . . .	25.30		\$408.25
Newtown, . . .	67.85		

WINDHAM COUNTY.

Brooklyn, . . .	\$34.50	Pomfret, . . .	\$24.15
Ashford, . . .	102.35	Putnam, . . .	6.90
Canterbury, . . .	6.90	Scotland, . . .	17.25
Chaplin, . . .	12.65	Sterling, . . .	4.60
Eastford, . . .	36.90	Thompson, . . .	12.65
Hampton, . . .	20.70	Woodstock, . . .	40.25
Killingly, . . .	18.40		
Plainfield, . . .	9.20		\$347.30

No. 18.—Agricultural Affairs.—Continued

LITCHFIELD COUNTY.

Litchfield, . . .	\$52.90	Norfolk, . . .	\$40.25
Barkhamsted, . . .	27.60	Plymouth, . . .	18.40
Bethlehem, . . .	14.95	Roxbury, . . .	17.25
Bridgewater, . . .	13.80	Salisbury, . . .	54.05
Canaan, . . .	16.10	Sharon, . . .	59.80
Colebrook, . . .	21.85	Thomaston, . . .	17.25
Cornwall, . . .	35.65	Torrington, . . .	14.95
Goshen, . . .	28.75	Warren, . . .	26.45
Harwinton, . . .	32.20	Washington, . . .	66.70
Kent, . . .	75.90	Watertown, . . .	10.35
Morris, . . .	25.30	Winchester, . . .	34.50
New Hartford, . . .	16.10	Woodbury, . . .	44.85
New Milford, . . .	83.95		
North Canaan, . . .	16.10		\$865.95

MIDDLESEX COUNTY.

Middletown, . . .	\$18.40	Killingworth, . . .	\$4.60
Haddam, . . .	64.40	Middlefield, . . .	2.30
Chatham, . . .	2.30	Old Saybrook, . . .	6.90
Chester, . . .	8.05	Saybrook, . . .	1.15
Clinton, . . .	23.00	Westbrook, . . .	5.75
Durham, . . .	3.45		
East Haddam, . . .	43.70		\$204.70
Essex, . . .	20.70		

TOLLAND COUNTY.

Tolland, . . .	\$35.65	Stafford, . . .	\$12.65
Andover, . . .	6.90	Union, . . .	6.90
Bolton, . . .	2.30	Vernon, . . .	6.90
Columbia, . . .	27.60	Willington, . . .	2.30
Coventry, . . .	20.70		
Ellington, . . .	29.90		\$233.45
Hebron, . . .	28.75		
Mansfield, . . .	20.70		\$3,098.10
Somers, . . .	32.20		

STATE FOREST.

Austin F. Hawes, Forester, bills paid, . . .	\$209.53
John C. Reeves, services, . . .	242.73
E. Y. Fish, " . . .	35.21
D. D. Goodrich, " . . .	12.00
H. N. Conn, surveying, . . .	15.00
Ezra M. Horton, searching records, . . .	21.00

No. 18.—Agricultural Affairs.—Concluded.

W. S. & R. E. Webster, land, . . .	521.50
W. E. Desmond & H. O. Fisk, " . . .	400.00
W. A. Needham, " . . .	100.00
Henry M. Hurlburt, " . . .	130.00
Webster Bros., trees, . . .	152.42
D. Hill, " . . .	75.00
Portland, taxes, . . .	30.80
Union, " . . .	23.03
Chatham, " . . .	3.90
Geo. D. Lambert, markers, . . .	51.25
August Haltine, . . .	58.08
Clifton D. Howe, . . .	50.50
W. O. Filley, . . .	14.71
John Q. Tilton, expense to convention, . . .	25.00
Hartford Printing Co., printing, etc., . . .	251.35
Town of Farmington, for fire warden, . . .	5.72
Vernon, " . . .	17.55
Beacon Falls, " . . .	1.50
Cheshire, " . . .	6.61
Portland, " . . .	6.18
Stamford, " . . .	2.26
Roxbury, " . . .	1.30
Griswold, " . . .	5.55
Ellington, " . . .	11.93
South Windsor, " . . .	3.83
Windsor, " . . .	24.35
Burlington, " . . .	1.90
Killingly, " . . .	14.56
Granby, " . . .	14.01
Thompson, " . . .	19.67
Tolland, " . . .	26.82

\$2,586.75**TREE PLANTING.**

Sherman W. Howland, . . .	\$15.60
Mary T. Talmadge, D. A. R., . . .	4.70

\$20.30**DAMAGE BY DEER.**

Danbury, . . .	\$20.00	
Barkhamsted, . . .	18.00	\$38.00

\$137,430.99

 No. 19.—National Guard.

No. 19.

NATIONAL GUARD.

SALARIES.

George M. Cole, Adjutant-General, . . .	\$3,000.00
Oliver C. Smith, Surgeon " . . .	500.00
William E. F. Landers, Ass't Adjutant-General, . . .	1,800.00
Henry C. Morgan, Ass't Quartermaster General, . . .	775.00
Michael J. Wise, " " " . . .	1,025.00
Theron C. Swan, Clerk, Adjutant-General, . . .	1,400.00
Walter Pearce, " " " . . .	1,400.00
Lorenzo Converse, " " " . . .	1,400.00
Michael J. Wise, " Quartermaster " . . .	602.74
George Cornell, " " " . . .	97.22
George E. Cole, " " " . . .	684.42

 \$12,684.38

SUNDRY EXPENSES.

George M. Cole, Adjutant-General, bond, . . .	\$140.00
Henry C. Morgan, Assistant Quartermaster General, bond, . . .	7.00
M. J. Wise, Ass't Quartermaster-General, bond, . . .	.87
F. P. Wood, Regimental Paymaster, bond, . . .	35.00
D. E. Bowers, " " " . . .	35.00
J. R. Disbrow, " " " . . .	35.00
E. L. Smith, " " " . . .	35.00
O. F. King, " " " . . .	35.00
James P. Bree, Auditor, . . .	24.50
Wm. P. Bailey, " . . .	26.74

 \$374.11

ADVANCES ON REQUISITION.

George M. Cole, Adjutant-General, . . .	\$3,500.00
" Acting Quartermaster-General, . . .	126,292.52
" " Paymaster-General, . . .	10,343.33
" " Commissary-General, . . .	8,700.00
Oliver C. Smith, Surgeon-General, . . .	300.00

 \$149,135.85

STATE ARMORY COMMISSION.

George M. Cole, Treasurer, bond, . . .	\$1.75
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 \$162,196.09

No. 20.—Governor's Guard.**No. 21.—Printing and Circulating.****No. 20.****GOVERNOR'S GUARD.****First Company Governor's Foot Guard—**

Fall field-day,	\$214.70
Spring field-day,	237.47
Armory rent,	1,000.00
Uniforms,	731.00
Care of arms,	112.00
Officers' compensation,	50.00

\$2,345.17**Second Company Governor's Foot Guard—**

Fall field-day,	\$263.66
Spring field-day,	256.76
Officers' compensation,	50.00
Uniforms,	112.00
Repairs on armory,	1,435.93
Gas at armory,	288.93

\$2,407.28**First Company Governor's Horse Guard—**

Fall field-day,	\$207.50
Spring field-day,	233.57
Equipment,	25.80
Uniforms,	69.00
Armory rent,	700.00
Care of arms,	69.00
Officers' compensation,	50.00

\$1,354.87**"Troop A"—**

For armory,	\$3,000.00
	\$9,107.32

No. 21.**PRINTING AND CIRCULATING PUBLIC DOCUMENTS.****SECRETARY'S OFFICE.****The Case, Lockwood & Brainard Co.:**

300 roll of General Assembly,	\$9.70
300 trade mark laws,	8.00

No. 21.—Printing and Circulating.—Continued.

The Case, Lockwood & Brainard Co.:

2,100 Fast Day proclamations,	32.00	
6,300 Arbor Day proclamations,	38.35	
2,500 auto laws,	18.80	
2,000 corporation laws,	90.60	
500 State Registers,	378.20	
Ballots, etc.,	1,006.50	
Sundry printing, etc.,	133.80	
Election envelopes,	83.80	
25,000 Public Acts (cheap edition),	955.00	
Additional (cheap edition),	534.80	
Wrapping, shipping, etc.,	61.70	
5,000 Public Acts,	1,983.45	
3,200 Special Acts,	1,972.85	
2,200 Thanksgiving proclamations,	33.45	
3,200 list of corporations,	256.00	
1,500 auto lists,	161.35	
Imprint on Public and Private Acts,	252.60	
2,100 Fast Day Proclamations,	30.65	
1,800 Special Acts,	175.85	
Binding Special Acts, Vol. 14,	705.00	
5,800 Registers,	3,329.41	
Flag Day proclamations,	51.80	
Arbor Day proclamations,	50.50	
Binding engrossed bills,	100.00	
Rockville Journal, 7,000 election laws, etc.,	702.35	
Adams Express Co., distribution,	568.87	
Plimpton Mfg. Co., election envelopes,	631.33	
G. D. Curtis, services on State Register,	100.00	
John G. Mitchell, Deputy, distribution,	306.90	
Theodore Bodenwein, Secretary, index to Special Laws,	100.00	
		\$14,863.61

TREASURER'S OFFICE.

The Case, Lockwood & Brainard Co., printing statement of receipts,	\$19.25	
Plimpton Mfg. Co., 1,250 Treasurer's reports,	229.67	\$248.92

COMPTROLLER'S OFFICE.

The Case, Lockwood & Brainard Co.:		
75 advance sheets of report,	\$5.85	
1,250 Comptroller's report,	387.85	

No. 21.—Printing and Circulating.—Continued.

Hall & Bill Printing Co., 875 Criminal Business of courts,	40.00	
U. S. Envelope Co., binders for vital statistics, .	924.00	
Adams Express Co., distribution,	31.24	
F. C. Bissell, Deputy, paid distribution of public documents, postage and express,	310.00	\$1,698.94

STATE LIBRARY.

George S. Godard, Librarian, distribution, .	\$281.37	
Adams Express Co., "	669.29	\$950.66

SUPREME COURT REPORTER.

The Case, Lockwood & Brainard Co., binding, etc.,	\$255.35	
Banks Law Pub. Co., Vol. 77 Conn. Reports, .	827.40	\$1,082.75

ADJUTANT-GENERAL.

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Waterbury Blank Book Co., 1,475 copies of report,	1,695.70	\$1,705.85

SOLDIERS' HOSPITAL BOARD.

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RAILROAD COMMISSIONERS.

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Dodd Lithograph Co., maps,	220.37	
Frederick L. Ford, "	365.00	
Adams Express Co., distribution,	153.05	\$3,670.05

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" " " 300 bank laws,	10.65	\$2,345.63

LABOR BUREAU.

Journal Pub. Co., 8,500 copies of report, . . .	\$3,440.20	
" " shipping, wrapping, etc.,	315.00	
" " lists labor organizations,	118.50	
Adams Express Co., distribution,	223.11	
William H. Scoville, paid for distribution, . . .	244.56	
The Case, Lockwood & Brainard Co., binding,	12.50	\$4,353.87

No. 21.—Printing and Circulating.—Continued.

FACTORY INSPECTOR.

Rockville Leader, 2,000 copies of report, . . .	\$523.75	
George L. McLean, paid for distribution, . . .	80.35	\$554.10

BOARD OF MEDIATION AND ARBITRATION.

Pelton & King, 1,000 copies of report, . . .		\$55.00
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INSURANCE COMMISSIONER.

The Case, Lockwood & Brainard Co.:

2,225 copies Part I,	\$3,862.40	
3,525 copies Part II,	4,684.60	
1,325 copies Part III,	875.15	
Binding, etc.,	75.10	
Extra binding, etc.,	4.70	
Wrapping, etc.,	54.50	\$9,556.45

BUILDING AND LOAN COMMISSIONER.

The Bulletin Co., 1,375 copies of report, . . .		\$376.20
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SCHOOL FUND COMMISSIONER.

Smith-Linsley Co., 1,125 copies of report, . . .		\$33.98
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DENTAL COMMISSION.

Torrington Printing Co., 1,375 copies of report, . . .	\$72.00	
G. W. Griswold, distribution,	7.50	
Bill Bros., "	1.00	\$80.50

STATE PRISON.

Hartford Printing Co., 1,075 copies of report, . . .	\$105.06	
1,275 copies report Conn. Prison Ass'n,		
Probation officers,	39.77	\$144.83

STATE POLICE DEPT.

Smith-Linsley Co., 1,000 copies of report, . . .		\$19.25
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STATE BOARD OF HEALTH.

Tuttle, Morehouse & Taylor, 2,000 copies of report, . . .		\$2,362.32
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STATE BOARD OF EDUCATION.

The Case, Lockwood & Brainard Co., binding, etc.		\$181.30
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GEOLOGICAL SURVEY.

The Case, Lockwood & Brainard Co., 3,500 maps, etc., . . .		\$155.00
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CONNECTICUT SCHOOL FOR IMBECILES.

The Case, Lockwood & Brainard Co., 1,500 reports, . . .		\$34.60
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No. 21.—Printing and Circulating.—Continued.**SHELL FISH COMMISSION.**

The Standard Association, 1,500 reports, . . .	\$288.65	
“ “ maps, . . .	175.00	
Charles H. Nichols, “ . . .	125.00	\$588.65

COMMISSIONER ON DOMESTIC ANIMALS.

Evening Sentinel, 1,375 copies of report, . . .	\$58.77	
Robert Weller, cuts for report, . . .	10.80	
H. O. Averill, paid for distribution, . . .	19.80	\$89.37

DAIRY COMMISSIONER.

Hall & Bill Printing Co., printing laws, . . .	\$24.50	
Torrington “ 1,375 reports, . . .	163.85	
John B. Noble, paid for distribution, . . .	17.50	\$205.85

CONNECTICUT AGRICULTURAL COLLEGE.

Journal Pub. Co., 1,375 reports, . . .	\$88.35
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CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

Tuttle, Morehouse & Taylor, 9,000 reports and bulletins,	\$3,332.51
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STORRS AGRICULTURAL EXPERIMENT STATION.

Pelton & King, 4,000 reports,	\$1,341.40
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STATE BOARD OF AGRICULTURE.

The A. Pindar Co., half-tones for report, . . .	\$24.30
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SUNDRY PRINTING, ETC.

The Case, Lockwood & Brainard Co., sundry binding, etc.,	\$162.30	
Lucius A. Barbour, 100 copies Hartford Probate records,	1,900.00	
Dissell Pub. Co., Conn. Reports for Stafford, . . .	20.00	
W. H. Taylor, Legislative souvenir,	2,000.00	
		\$4,082.30

ADVERTISING PROPOSALS.

Hartford Times,	\$15.90
Conn. Valley Advertiser,	5.00
Middletown Tribune,	8.40
Waterbury Republican,	15.90

No. 21.—Ptg. & Cir.—Conclu. No. 22.—Sol. Chl. No. 23.—F. & G. Com.

Rockville Journal,	14.00
Citizen's Ptg. Co.,	8.38
Standard Association,	13.25
Hartford Courant,	15.00
Chronicle Printing Co.,	10.00
The Bulletin Co.,	14.00
The Press,	5.75
Putnam Patriot,	7.00
Danbury News,	6.48
Register Pub. Co.,	15.60
Torrington Printing Co.,	9.00
Day Pub. Co.,	13.50
Standard Association,	13.25
	\$190.39
	\$54,619.93

No. 22.**SOLDIERS' CHILDREN.**

Bridgeport,	\$78.00
East Granby,	117.00
Fairfield,	78.00
Meriden,	39.00
Montville,	29.50
New Haven,	150.00
New London,	136.50
Norwich,	78.00
Putnam,	78.00
	\$784.00

No. 23.**FISH AND GAME COMMISSION.**

George T. Mathewson, Commissioner, services, .	\$372.00
“ “ “ “ expenses, .	292.32
“ “ “ “ bills paid, .	11.45
Robert G. Pike, “ services, .	420.00
“ “ “ “ expenses, .	328.00
E. H. Geer, “ services, .	405.00
“ “ “ “ expenses, .	345.79
“ “ “ “ clerical services, .	200.00
“ “ “ “ bills paid, .	4.02

No. 23.—Fish and Game Commission.—Continued.

L. B. Brockway, services at retaining pond,	254.84
W. D. Tripp, " " hatcheries,	952.21
" " " expenses " "	23.50
George C. Finch, services " "	445.00
" " " expenses " "	8.15
S. A. Griswold, services " "	100.00
H. A. Briggs, " " "	50.00
E. H. Bailey, Game Warden,	89.20
H. G. Carver, " " "	187.52
J. M. Foote, " " "	272.64
H. L. Ross, " " "	31.45
C. E. Blake, " " "	3.56
H. E. Bradley, " " "	65.95
Southern New England Telephone Co.,	29.90

\$4,897.50**OCTOBER, 1905.**

Edward Simpson, services,	\$15.00
E. Hart Geer, paid for work on boat,	18.66
Geo. W. Gates, naphtha,	4.00
N. S. Cole, work on boat,	6.00
H. E. Banning, teams,	26.15
F. J. Wheeler,	25.00

NOVEMBER.

C. C. Graves, supplies at hatcheries,	234.00
A. R. Leete, work at " "	25.88
Newell DeGray, " " "	6.00
J. N. Lord, " " "	25.00
F. N. Banning, " " "	38.75
Hartford Printing Co., printing, etc.,	222.74
F. S. Stone, work at hatcheries,	8.50
Southern New England Telephone Co.,	9.50
W. C. Reynolds, lumber,	49.10

DECEMBER.

Robert Huey, repairs on dam,	89.24
Geo. W. Gates, naphtha,	4.00
Tudor Gowdy, envelopes,	21.20
American Fish Culture Co., fish,	45.00
Watson & Jackson Corp., cement,	10.00

JANUARY, 1906.

L. H. Barrett, cartage,	46.00
Smith Yacht Works, gasoline,	5.50

FEBRUARY.

Tudor Gowdy, envelopes,	10.90
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No. 23.—Fish and Game Commission.—*Continued.*

MARCH.

Arthur R. Leete, work at hatcheries, . . .	.88
John J. Nolan, work on ice house, . . .	122.61
Smith Yacht Works, boat, . . .	591.25
George W. Gates, supplies, . . .	4.85
C. C. Graves, food at hatcheries, . . .	125.64

APRIL.

J. N. Lord, launching boat, . . .	38.75
L. W. Hudson, fishing rights, . . .	15.00

MAY.

A. B. Stockwell, teams, . . .	3.00
Allen-Pease Co., supplies, . . .	11.90
F. S. Bidwell & Co., hardware, . . .	34.80
Geo. Fletcher, . . .	11.05
C. A. Shirley, labor, . . .	69.37
Latham Rathbun, Jr., hardware, etc., . . .	191.01
R. D. Spencer, " . . .	21.12
Edward Simpson, services, . . .	7.35
C. C. Graves, food at hatcheries, . . .	121.49

JUNE.

W. A. Augur, nets, . . .	49.00
Geo. W. Gates, gasoline, . . .	6.00
Amos D. Bridge, sawdust, . . .	3.55
Patrick Gillegan, fishing privileges, . . .	15.00
E. W. Cobb, trout eggs, . . .	94.15
General Electric Co., motor, . . .	80.00
Gray & Prior Machine Co., propellor, . . .	6.50

JULY.

S. A. Griswold, services, . . .	72.23
Geo. Fletcher, " . . .	147.40
So. New England Telephone Co., . . .	9.75
L. H. Barrett, cartage, . . .	41.00
Hartford Printing Co., printing, etc., . . .	88.65
G. F. Wilbraham, supplies, . . .	71.91
W. G. Wrisley & Son, " . . .	108.31
P. C. Grierson, " . . .	11.00

AUGUST.

Poquonnock Shad Fishing Co., rent of pond, . . .	250.00
Hartford & Springfield St. Ry. Co., use of power, . . .	33.60
The Fairbank Co., supplies, . . .	52.81
Smith Yacht Works, work on boat, . . .	22.95
Geo. W. Gates, supplies for boat, . . .	7.85
Owen Egan, board of men, . . .	120.50
Buhl Stamping Co., cans, . . .	66.00

No. 23.—Fish and Game Commission.—Continued.**SEPTEMBER.**

Henry W. Beeman, fish,	200.00
C. C. Graves, food at hatcheries,	316.90
F. J. Wheeler, rent of pond,	25.00
Wm. Bailey & Son, supplies for hatcheries,	10.38
W. Stimson, lumber,	2.74
Gray & Prior Machine Co., igniter,	2.50

\$4,281.87**ON ACCOUNT OF LOBSTER PROPAGATION.****OCTOBER, 1905.**

Daboll & Crandall, surveying,	\$17.20
Annie M. McDonald, land,	900.00

NOVEMBER.

John Lamb, lobsters,	4.69
E. Maine, "	4.90
E. H. Potter, "	5.13
Leroy Peterson, "	5.18
I. D. Gates, "	6.09
O. W. Beebe, "	8.40
Sylvester Fowler, "	8.82
S. Cole, "	8.89
W. Palmer, "	9.17
W. P. Latham, "	9.52
Roswell Lamb, "	11.62
Sidney Wilcox, "	11.83
C. Fowler, "	11.83
W. H. Rathburn, "	12.00
Geo. I. Wilcox, "	12.18
Moses Fish, "	13.93
F. N. Ashberg, "	15.96
Latham Rathburn, "	19.27
A. V. Morgan, "	20.72
John Christensen, "	26.11
F. W. Morgan, "	37.73
John A. Morgan, "	6.00
Robert G. Pike, surveying,	78.00
W. L. Packer, labor,	93.00

DECEMBER.

A. Ahlberg, building,	800.00
Latham Rathburn, services,	152.30
Darrow & Comstock,	23.48
W. S. Reynolds,	3.00
A. Ahlberg, building,	368.95

No. 23.—Fish and Game Commission.—Continued.

JANUARY, 1906.

Latham Rathburn,	58.00
W. O. Rathburn,	24.65
W. F. Chesebro,	35.00

FEBRUARY.

Latham Rathburn,	53.00
Smith Yacht Works,	262.50

MARCH.

Kimball & Parker, Agts., insurance on boats,	4.33
Latham Rathburn, services,	63.08
G. Woolford Tank Co., cedar tub,	102.50

APRIL.

S. C. Brown,	162.00
Smith Yacht Works,	159.75
Latham Rathburn,	61.05

MAY.

Nichols & Harris,	7.35
F. N. Banning,	50.00
Latham Rathburn,	56.23
Fairbanks Co.,	13.80
Gray, Prior Machine Co.,	15.55
Nichols & Harris, Agts.,	7.49
E. R. Clark,	238.50
Robt. Palmer & Son,	15.65
Walter D. Sheehan,	24.25
Austin S. Lamb,	27.90
Darrow & Comstock,	42.20
Smith Yacht Works,	23.18
Putnam Furniture Co.,	44.22

JUNE.

Cottrell Lumber Co., lumber,	67.34
The Fairbanks Co., pump,	7.24
F. N. Banning, services,	50.00
Latham Rathburn,	54.52
W. & B. Douglass,	111.03
E. Hart Geer,	5.76
Nichols & Harris,	13.12
Putnam Furniture Co.,	12.75
Goetz Bachert,	25.00
Hubbard Motor Co.,	110.00
Hartford Bird Store,	40.30

No. 23.—Fish and Game Commission.—Concluded.**JULY.**

A. W. Rathburn,	50.00
F. N. Banning,	50.00
So. New England Telephone Co.,	3.98
Nichols & Harris, Agts.,	51.67
Latham Rathburn,	69.52
Hartford Printing Co.,	24.50
D. W. Chester,	15.01
Latham Rathburn, Jr.,	133.98
Darrow & Comstock,	55.81

AUGUST.

Roswell Lamb,	3.29
C. I. Chester,	4.20
O. E. Earnshaw,	4.55
J. W. Rathburn,	5.88
John Christensen,	5.88
C. Fowler,	5.95
C. H. Mitchell,	6.16
E. A. Main,	6.86
E. Bayer,	7.00
S. Wilcox,	7.35
G. Maynard,	7.63
S. Coles,	7.70
A. V. Morgan,	8.68
J. C. Sistare,	8.82
E. F. Wilbur,	9.45
O. W. Beebe,	9.87
J. Daboll,	13.58
F. Ashley,	14.14
F. W. Morgan,	14.28
W. P. Latham,	14.98
F. A. Beckwith,	17.01
F. N. Banning,	50.00
Latham Rathburn,	60.18
A. W. Rathburn,	83.33
C. W. Edwards,	18.62
Nichols & Harris,	25.28

SEPTEMBER.

Latham Rathburn,	61.49
F. N. Banning,	50.00

5,741.77

\$14,921.14

No. 24.—Shell-Fish Commission. No. 25.—State Board of Health.

No. 24.**SHELL-FISH COMMISSION.**

Christian Swartz, Commissioner, services and expenses,	\$500.00
George C. Waldo, Commissioner, services and expenses,	500.00
William J. Atwater, Commissioner, services and expenses,	500.00
Christian Swartz, bond (2 years),	21.00
George C. Waldo, "	12.00
W. J. Atwater, "	7.00
Frederick L. Perry, Clerk, salary,	1,400.00
" " bond,	10.50
Mosler Safe Co., safe,	125.00
James P. Bree, Auditor,	10.75
William P. Bailey, "	12.89

\$3,099.14
EXPENSES.

Office and incidental expenses,	\$478.71
Engineer's department,	525.00
Special engineering,	40.00
Taxes,	333.40
Inspection and buoying natural oyster beds,	1,281.05
Oyster police,	3,218.54
Inspection of mud dumping,	1,424.86
Repairs on signals,	757.00

8,058.56

\$11,157.70

No. 25.**STATE BOARD OF HEALTH.****Charles A. Lindsley, Secretary:**

Salary,	\$2,405.55
For expenses of board,	2,250.00
For investigation of pollution of streams,	1,250.00
For investigating summer resorts,	250.00
Bacteriological laboratory,	750.00

No. 25.—Bd. of H'lth.—Conclu. No. 26.—R. R. Com. No. 27.—B'nk Com.**Joseph H. Townsend, Secretary:**

Salary,	\$927.75
Expenses of board,	1,750.00
Bacteriological laboratory,	1,250.00
Pollution of streams,	300.00
For investigation of summer resorts,	500.00
Bond,	8.61

\$11,641.91**No. 26.****RAILROAD COMMISSIONERS.**

William O. Seymour, Commissioner, salary,	\$3,000.00
“ “ expenses,	239.71
O. R. Fyler, “ salary,	3,000.00
“ “ expenses,	148.91
Andrew F. Gates, “ salary,	3,000.00
“ “ expenses,	380.03
Henry F. Billings, Clerk, salary,	1,800.00
“ “ office expenses,	300.25
“ “ bond,	3.50
“ “ clerical services,	720.00
The Case, Lockwood & Brainard Co., printing,	480.50

\$13,072.90**No. 27.****BANK COMMISSIONERS.**

Charles H. Noble, Commissioner, salary,	\$2,500.00
“ “ expenses,	500.00
“ “ incidentals,	13.30
“ “ Milwaukee con- vention,	109.79
George F. Kendall, Commissioner, salary,	2,500.00
“ “ expenses,	500.00
“ “ Milwaukee con- vention,	118.72
The Case, Lockwood & Brainard Co., printing, etc.,	209.41
W. B. Dana & Co., books, etc.,	20.40
White & Kemble, maps, etc.,	122.00
Moody Pub. Co., books, etc.,	10.00

\$6,603.62

No. 28.—Insurance Commissioner

No. 28.**INSURANCE COMMISSIONER.****SALARIES.**

Theron Upson, Commissioner,	\$3,500.00
Charles Hughes, Actuary,	1,250.00
Joseph H. Woodward, Actuary,	1,600.00
Bryan H. Atwater, Chief Clerk,	1,800.00
George H. Bromfield, Assistant,	1,500.00
Frank L. Hamilton, "	1,500.00
Charles H. Cooley, Jr., "	1,400.00
Howard J. Pratt, "	305.86
William E. Stanton, "	650.04
Margaret McReynolds, "	916.67
Fannie T. Skinner, "	1,200.00
Effie P. Sprague, "	880.00
Annette D. Lowrie, "	880.00
Nellie T. Tuite, "	835.00
Mary L. Desmore, "	780.00
Nettie W. Derrin, "	780.00

\$19,777.57**PER DIEM SERVICES.**

Samuel T. Green,	\$375.00
William A. Wells,	308.00

\$683.00**OFFICE EXPENSES.**

Quadrennial examinations,	\$2,046.00
Special "	343.25
Examinations of Fraternal Societies,	35.10
Printing and stationery,	2,007.60
Incidentals,	1,497.12

\$5,929.07**PREMIUMS ON BONDS.**

Theron Upson, Commissioner,	\$35.00
Bryan H. Atwater, Chief Clerk,	17.50

\$52.50**AUDITORS.**

James P. Bree,	\$12.25
Wm. P. Bailey,	53.48
Edward M. Yeomans,	32.25

\$97.98

\$26,540.12

No. 29.—Brd. of Char. No. 30.—Taxes Refun'd. 31.—Pharmacy Com.

No. 29.

STATE BOARD OF CHARITIES.

Charles P. Kellogg, Secretary, salary, . . .	\$1,800.00
“ “ expense of secretary and board, . . .	994.85
“ “ convention at Philadelphia, . . .	63.38
E. A. Down, member, expenses, . . .	38.26
“ convention at Philadelphia, . . .	38.10
H. H. Bridgman, . . .	63.40
“ convention at Philadelphia, . . .	31.00
Martha H. C. Mitchell, Agent to Visit County Homes, . . .	399.97
“ member expenses, . . .	386.81
“ convention at Philadelphia, . . .	53.05
Rebekah G. Bacon, Agent to Visit County Homes, . . .	460.87
“ member, expenses, . . .	260.33
“ convention at Philadelphia, . . .	50.25
Thomas H. Kane, member, expenses, . . .	12.15
	<u>\$4,652.42</u>

No. 30.

TAXES REFUNDED.

Nancy E. Bryan, Executrix, . . .	\$216.67
Holmes & Gay, . . .	3.60
Est. of C. P. Gaylord, . . .	50.00
Mutual Life Ins. Co., of New York, . . .	10,969.45
Security Co., . . .	12.00
Ansonia, City of, . . .	296.60
Goodwin Stoddard, Trustee, . . .	125.00
Mary R. Perkins, Agent, . . .	100.00
Henry Gay, . . .	320.00
	<u>\$12,093.32</u>

No. 31.

PHARMACY COMMISSION.

Arthur L. Dickinson, Commissioner, salary, . . .	\$400.00
“ “ expenses of commission, . . .	495.11

No. 31.—Pharmacy Commission.—Conclu. No. 32.—Special Commissions.

Arthur L. Dickinson, Commissioner, bond,	.	5.25	
Charles Fleischner, " salary,	.	300.00	
" " bond,	.	10.50	
John A. Levery, " salary,	.	150.00	
" " bond,	.	5.25	
George L. Ellsbree, " salary,	.	133.33	
			<u>\$1,499.44</u>

No. 32.**SPECIAL COMMISSIONS.****PUTNAM MEMORIAL CAMP.****The Treasurer of the Commission:**

Expenses for care of grounds,	.	.	\$1,861.38	
Expenses of Commission,	.	.	24.00	
Bond,	.	.	1.75	\$1,887.13

COMMISSION ON UNIFORMITY OF U. S. LEGISLATION.

Talcott H. Russell, expenses,	.	.	.	\$417.24	
E. P. Arvine, "	.	.	.	351.36	
Walter E. Coe, "	.	.	.	92.40	\$861.00

COMMISSION ON SCULPTURE.**Arthur L. Shipman, Secretary:**

Expenses of Commission,	.	.	.	\$7.49	
On account of statue of Gov. Haynes,	.	.	.	6,800.00	
On account of statue of Gov. Winthrop,	.	.	.	3,500.00	\$10,307.49

COMMISSION TO LOUISIANA PURCHASE EXPOSITION.

J. H. Vaill, Treasurer, advances on requisition,		\$1,000.00
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JAMESTOWN TER-CENTENNIAL EXPOSITION.

Thomas Hamilton, Treasurer, advances on re-			
quisition,	.	.	\$4,500.00
" " bond,	.	.	3.50
			<u>\$4,503.50</u>

TEMPORARY EXAMINER OF PUBLIC RECORDS.

Charles R. Hathaway, Examiner, salary,	.	.	\$2,000.00
" " office expenses,	.	.	223.24

No. 82.—Special Commissions.—Continued.

Charles R. Hathaway, Examiner, travel, . . .	260.38	
“ “ clerical assistance, . . .	396.20	
The Case, Lockwood & Brainard Co., printing, etc.,	7.50	\$2,887.32

EXAMINERS OF BARBERS.

P. Hummell, Member, bond, . . .	\$3.50	
H. C. Schneider, Treasurer, “ . . .	7.00	
“ Member, “ . . .	3.50	
P. H. O'Brien, “ “ . . .	3.50	
William P. Bailey, Auditor, . . .	12.14	
James P. Bree, “ . . .	10.75	\$40.39

BOARD OF VETERINARY REGISTRATION AND EXAMINATION.

Thomas Bland, Treasurer, bond, . . .	\$3.50
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GAS INSPECTOR.

William G. Mixter, Inspector, salary, . . .	\$1,000.00
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DENTAL COMMISSION.

Treasurer, bond,	\$14.00	
“ typewriting machine,	70.00	
J. N. Shedd, rent of hall,	50.00	
Hartford Dental Co., rent of chairs,	35.75	
S. S. White Dental Co., chairs purchased,	498.08	
W. E. Caulkins & Sons, tables,	48.00	
W. B. Sprague, Supt. of Capitol, paid for freight,	8.44	
Bill Bros., cartage,	9.30	\$733.57

**COMMISSION ON LEGISLATION BETWEEN CONNECTICUT
AND NEW YORK IN REGARD TO SHELL/FISHERIES.**

Alexander Arnott, expenses,	\$33.49	
Thomas Hamilton, “	64.15	\$97.64

MASSACHUSETTS AND CONNECTICUT BOUNDARY COMMISSION.

Henry Roberts, expenses,	\$15.00	
Frank C. Sumner, “	22.73	
C. H. Dresser, drafting,	20.00	
Henry R. Buck, Engineer, services and expenses of surveying, etc.,	3,896.10	\$3,953.83

No. 32.—Special Commissions.—Continued.

COMMISSION TO MAKE REPAIRS ON CAPITOL AND TO
PROCURE A SITE FOR A NEW BUILDING
FOR STATE OFFICIALS.

The Commission, balance on land, . . .	\$8,085.87	
City of Hartford, sprinkling, . . .	22.35	
L. W. Robinson, expenses, . . .	76.82	
Edward Balf Co., cleaning, etc., . . .	40.50	\$8,225.54

COMMISSION TO PURCHASE AN ADDITION TO THE
GROUNDS OF THE STATE CAPITOL.

Henry R. Buck, Engineer, services, plans and bills paid for surveying, grading, etc., . . .	\$7,959.04	
City of Hartford, sprinkling, . . .	25.58	
C. H. Dresser, drafting, . . .	20.00	
The Case, Lockwood & Brainard Co., printing, etc.,	32.55	
J. A. Corey, guarding plans, . . .	10.75	
John Connors " . . .	10.75	
J. M. Farrante, services, . . .	50.60	
A. W. Budde, " . . .	70.60	
Edw. Habenstein, luncheon, . . .	7.50	
F. B. Skiff & Co., signs, . . .	4.00	
P. R. Day & Son, wire fence, . . .	48.10	
J. M. Carrier, services, . . .	252.00	
Billings Sidewalk & Coal Co., . . .	43.10	
Gow & Palmer, filling, grading, etc., . . .	159.75	
Albert S. Brainard, grading, . . .	1,348.57	
E. Taylor Lumber Co., lumber, . . .	12.25	
Cadwell & Jones, grass seed, . . .	2.40	
H. E. Putnam, filling, etc., . . .	375.00	
C. B. Andrus, cleaning wall, . . .	28.01	
Benjamin W. Morris, plans, . . .	4,000.00	
Hartford Times, advertising, . . .	30.44	
" Courant, " . . .	46.60	
" Telegram, " . . .	14.63	
Register Pub. Co., " . . .	20.63	
Standard Association, " . . .	25.88	
Commercial Advertiser, " . . .	12.00	
Record Pub. Co., " . . .	12.00	
Evening Leader, " . . .	18.40	
Day Pub. Co., " . . .	3.00	
Waterbury American, " . . .	3.75	
Evening Post, " . . .	3.00	
Meriden Record, " . . .	6.00	

\$14,656.88

No. 82.—Special Commissions.—Concluded.**FORT GRISWOLD TRACT COMMISSION.**

E. E. Rogers, Treasurer, expenses, . . .	\$7.50
H. L. Larkin, caretaker, services, . . .	199.99
Michael O'Brien, services, . . .	36.00
G. P. Finch, " . . .	55.00
Darrow & Comstock, flags, . . .	6.00
Elliott & Fowler, services, . . .	8.25
Marquardt Bros., lumber, . . .	4.73
The Case, Lockwood & Brainard Co., printing, etc.,	5.15

\$322.62**COMMISSION TO INVESTIGATE FEE SYSTEM.**

A. L. Clark, Commissioner, expenses, . . .	\$57.30
Fred A. Scott, " " . . .	94.08
W. H. Warner, " " . . .	51.10

\$202.48**GEOLOGICAL AND NATURAL HISTORY SURVEY COMMISSION.**

Wm. North Rice, Superintendent, services and expenses,	\$286.65
G. F. Laughlin, services, . . .	215.23
H. H. Robinson, " . . .	225.00
H. E. Gregory, " . . .	225.00
Joseph Barrell, " . . .	7.50
L. B. Bishop, " . . .	7.45
E. P. Augur, " . . .	23.75
E. A. White, " . . .	12.13
F. P. Gulliver, " . . .	21.58
D. L. Randall, " . . .	110.11
W. E. Button, expenses, . . .	9.71

\$1,144.11**SUNDRY OBJECTS.**

E. A. Down, attending Epileptic convention, .	32.63
Harold R. Durant, on acct. indexing statutes, .	2,000.00
Helen F. Pond, services to commission to procure a gift for Battleship Connecticut,	6.50
Joel H. Ives, Chairman, expenses of delegates to convention at New York, on subject of immigration,	77.80

\$2,116.93**\$53,943.93**

 No. 33.—Bureau of Labor Statistics.

No. 33.

BUREAU OF LABOR STATISTICS.

William H. Scoville, Commissioner, salary,	\$2,500.00
“ “ office expenses,	484.57
“ “ travel,	64.80
“ “ bond,	3.50
“ “ convention at Boston,	36.40
William D. Parker, Chief Clerk, salary,	1,800.00
“ “ office expenses,	25.95
“ “ travel,	141.63
“ “ convention at Boston,	18.75
J. Belle Cone, Clerk, salary,	750.00
George A. Parsons, Agent, services,	1,500.00
“ “ expenses,	407.30
“ “ expenses at Boston convention,	35.00
New England Newspaper Clipping Bureau,	20.00.

 \$7,787.90

FREE EMPLOYMENT BUREAUS.

HARTFORD OFFICE.

Jordan C. Wells, Superintendent—	
Salary,	\$1,200.00
Expenses,	382.34
Rent,	240.00
	\$1,822.34

NEW HAVEN OFFICE.

J. J. Linsley, Superintendent—	
Salary,	\$1,200.00
Expenses,	336.56
Rent,	400.00
	\$1,936.56

WATERBURY OFFICE.

George C. Minor, Superintendent—	
Salary,	\$1,200.00
Expenses,	143.75
Rent,	300.00
	\$1,643.75

No. 33.—Bureau of Labor Sta.—Conclu. No. 34.—Factory Inspector.

NORWICH OFFICE.

Stephen H. Reeves, Superintendent —

Salary,		\$1,200.00
Expenses,		139.70
Rent,		200.00
		<u>\$1,539.70</u>

BRIDGEPORT OFFICE.

Charles H. Keller, Superintendent —

Salary,		\$1,200.00
Expenses,		454.80
Rent,		240.00
		<u>\$1,894.80</u>

William H. Scoville, Commissioner, insurance
on the five offices, \$11.28

\$8,848.43

\$16,636.33

No. 34.

FACTORY INSPECTOR.

George L. McLean, Inspector, salary,		\$2,500.00
“ “ office expense,		329.94
“ “ travel expense,		192.14
“ “ convention at		
Columbus, O.,		51.45
Grace W. Stanley, Clerk, salary,		700.04
Ruth B. McLean, “ “		23.33
		<u>\$3,796.90</u>

\$3,796.90

SERVICES AND EXPENSES OF SPECIAL AGENTS.

Henry O. Nichols, salary,		\$1,200.00
“ expenses,		559.33
John H. Quinlan, salary,		1,550.00
“ expenses,		705.26
“ convention at Columbus, O.,		54.30
James P. Keena, salary,		1,545.00
“ expenses,		633.72
		<u>\$6,247.61</u>

\$6,247.61

\$10,044.51

35.-G'de Cros. 36.-B'dge. Com. 37.-Sch. F'd. Com. 38.-H'ith. Off'rs.

No. 35.

SEPARATING GRADE CROSSINGS.

No orders drawn.

No. 36.

CONNECTICUT RIVER BRIDGE AND HIGHWAY DISTRICT COMMISSION.

The Treasurer of the Commission,	\$31,139.75
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No. 37.

SCHOOL FUND COMMISSIONER.

Carnot O. Spencer, Commissioner, salary, . .	\$2,500.00
" " bond, . .	175.00
William H. Pond, Chief Clerk, salary, . . .	1,800.00
" " bond, . .	52.50
Charles W. Skinner, Clerk, salary,	1,400.00
" " bond, . . .	70.00

\$5,997.50

EXPENSES OF MANAGEMENT.

Carnot O. Spencer, Commissioner, office expenses, .	\$1,301.63
" " legal expenses, .	200.00
" " expenses care of Agricult- ural Fund, .	1,205.70
James P. Bree, Auditor,	85.75
Wm. P. Bailey, "	133.70
Edward M. Yeomans, "	32.30

\$2,959.08

\$8,956.58

No. 38.

COUNTY HEALTH OFFICERS.

Daniel A. Markham, Hartford County, services, .	\$1,599.92
" " expenses, .	284.45
Carleton E. Hoadley, New Haven " services, .	1,481.00
" " expenses, .	372.70

38.—H'lth Offc'rs.—Conclu. 39.—St'e. Ref'matory. 40.—Highw'y Com.

Edward W. Higgins, New London Co.,	services,	.	355.00		
“	“	“	expenses,	.	96.10
Arthur M. Brown,	“	“	services,	.	415.00
“	“	“	expenses,	.	42.56
George E. Hill, Fairfield	“	“	services,	.	690.00
“	“	“	expenses,	.	166.70
George E. Hinman, Windham	“	“	services,	.	612.00
“	“	“	expenses,	.	105.72
Frank W. Etheridge, Litchfield	“	“	services,	.	590.70
“	“	“	expenses,	.	87.34
Wesley U. Pearne, Middlesex	“	“	services,	.	880.00
“	“	“	expenses,	.	120.00
Edward M. Yeomans, Tolland	“	“	services,	.	600.00
“	“	“	expenses,	.	90.78

\$8,589.97
No. 39.**STATE REFORMATORY.**

No orders drawn.

No. 40.**HIGHWAY COMMISSIONER.**

James H. Macdonald, Commissioner,	salary,	.	\$3,000.00	
"	"	"	office expenses,	1,104.05
"	"	"	traveling ex-	
"	"	"	penses,	805.51
"	"	"	clerical as-	
"	"	"	sistance,	20.00
Eugene H. Kelsey, Clerk,	salary,	.	.	1,800.00
Frank M. Hoyt, Engineer,	"	.	.	1,224.93
George W. Brackett, Clerk,	"	.	.	746.65
Farrel Foundry & Machine Co., Crusher,	.	.	.	1,400.00
Buffalo Steam Roller Co.,	"	.	.	3,200.00
Good Roads Machine Co.,	"	.	.	1,552.50

\$14,853.64

No. 40.—Highway Commissioner.—*Continued.*

IMPROVEMENT OF HIGHWAYS.

HARTFORD COUNTY.

Bloomfield, . . .	\$1,968.75	Newington, . . .	\$1,387.87
Bristol, . . .	1,943.69	Plainville, . . .	1,750.00
Burlington, . . .	281.25	Rocky Hill, . . .	1,968.75
Canton, . . .	1,307.57	Simsbury, . . .	2,603.45
East Granby, . . .	1,790.62	Southington, . . .	2,117.25
East Hartford, . . .	780.00	South Windsor, . . .	4,691.50
East Windsor, . . .	866.67	West Hartford, . . .	172.75
Farmington, . . .	1,950.00	Wethersfield, . . .	3,248.91
Glastonbury, . . .	3,011.32	Windsor Locks, . . .	1,666.67
Granby, . . .	1,650.00		
Hartland, . . .	1,200.00		\$36,423.68
New Britain, . . .	66.67		

NEW HAVEN COUNTY.

Ansonia, . . .	\$3,733.11	North Haven, . . .	\$2,050.73
Beacon Falls, . . .	465.00	Orange, . . .	1,750.00
Branford, . . .	1,333.33	Prospect, . . .	525.00
Derby, . . .	2,600.43	Seymour, . . .	1,966.67
Hamden, . . .	823.33	Waterbury, . . .	2,000.00
Madison, . . .	1,046.00	Woodbridge, . . .	750.25
Milford, . . .	1,784.07		
Naugatuck, . . .	1,693.33		\$22,521.25

NEW LONDON COUNTY.

New London, . . .	\$3,676.00	Lisbon, . . .	\$374.52
Norwich, . . .	530.01	Lyme, . . .	637.50
Bozrah, . . .	2,895.00	Montville, . . .	333.33
Colchester, . . .	1,845.00	Preston, . . .	900.00
East Lyme, . . .	543.73	Voluntown, . . .	375.00
Franklin, . . .	1,406.25	Waterford, . . .	333.33
Groton, . . .	1,800.00		
Lebanon, . . .	860.00		\$16,509.67

FAIRFIELD COUNTY.

Easton, . . .	\$250.00	Westport, . . .	530.98
Fairfield, . . .	1,393.33	Wilton, . . .	259.50
Huntington, . . .	1,562.67		
Redding, . . .	400.00		\$5,115.98
Ridgefield, . . .	719.50		

No. 40.—Highway Commissioner.—Continued.

WINDHAM COUNTY.

Brooklyn, . . .	\$1,874.53	Sterling, . . .	\$978.75
Killingly, . . .	3,364.00	Thompson, . . .	317.00
Plainfield, . . .	260.00		
Pomfret, . . .	3,952.77		<u>\$10,747.05</u>

LITCHFIELD COUNTY.

Litchfield, . . .	\$3,519.34	Plymouth, . . .	\$459.13
Canaan, . . .	750.00	Salisbury, . . .	520.00
Colebrook, . . .	412.50	Sharon, . . .	1,805.33
Cornwall, . . .	3,600.00	Thomaston, . . .	2,000.00
Goshen, . . .	750.00	Watertown, . . .	333.33
Harwinton, . . .	956.25	Winchester, . . .	3,624.00
Morris, . . .	4,425.00	Woodbury, . . .	93.75
North Canaan, . . .	2,093.46		
Norfolk, . . .	2,200.00		<u>\$27,542.09</u>

MIDDLESEX COUNTY.

Middletown, . . .	\$1,401.71	Killingworth, . . .	\$941.25
Haddam, . . .	94.05	Old Saybrook, . . .	1,968.75
Durham, . . .	438.74	Saybrook, . . .	22.50
East Haddam, . . .	1,113.33		
Essex, . . .	666.66		<u>\$6,646.99</u>

TOLLAND COUNTY.

Tolland, . . .	\$375.00		
Ellington, . . .	4,252.50		<u>\$11,167.90</u>
Hebron, . . .	75.00		
Mansfield, . . .	5,450.93		<u>\$136,674.61</u>
Somers, . . .	1,014.47		

FOR INSPECTION, SURVEYING, ETC., HIGHWAYS.

O. W. Bowen, . . .	\$1,276.06	G. H. Hicks, . . .	112.50
J. G. Bromley, . . .	24.00	Elmer Jackson, . . .	9.00
C. P. Fish, . . .	120.00	James B. Bliven, . . .	18.60
E. N. Phelps, . . .	185.90	J. P. Wadhams, . . .	55.00
M. E. Cooke, . . .	40.20	R. E. Mitchell, . . .	851.13
Simeon Pease, . . .	87.00	W. A. Williston, . . .	994.99
O. A. Leonard, . . .	189.00	F. W. Beard, . . .	75.00
A. L. Davis, . . .	206.00	Chas. G. Bill, . . .	225.00
Nelson Killner, . . .	406.50	A. W. Hanmer, . . .	199.50
L. C. Seymour, . . .	140.10	Wales Chatfield, . . .	390.90

No. 40.—Highway Com.—Conclu. No. 41.—Mediation and Arbitration.

G. B. French, . . .	46.50	F. P. Fordham, . . .	87.68
H. S. Powers, . . .	45.00	Chandler & Palmer, . . .	92.52
W. F. Dauer, . . .	99.85	E. L. Ford, . . .	15.00
Robert Waller, . . .	151.50	G. H. Johnson, . . .	27.75
Geo. B. Pease, . . .	162.00	G. P. Prior, . . .	73.50
R. M. Goodale, . . .	12.00	W. H. H. Dubois, . . .	215.00
M. Unkelback, . . .	78.53	Paul Nash, . . .	279.47
W. W. Starr, . . .	52.50	C. H. Olmsted, . . .	403.75
V. D. Stearns, . . .	386.00	H. D. Card, . . .	754.69
W. W. Pinney, . . .	225.00	James E. Fagan, . . .	144.75
J. C. Williams, . . .	106.50	E. B. Harger, . . .	41.22
C. S. Loveland, . . .	283.50	C. G. Stiles, . . .	302.50
L. J. Goodman, . . .	355.50	C. E. Rudd, . . .	215.83
B. R. Briggs, . . .	340.00	J. T. McKnight, . . .	103.75
J. N. Van Deusen, . . .	184.50	C. H. Nichols, . . .	165.85
H. E. Hinman, . . .	31.20	Albert G. Bill, . . .	459.00
T. H. McKenzie, . . .	471.93	O. R. Havens, . . .	126.00
R. M. Wilcox, . . .	845.16	L. W. Burt, . . .	108.00
R. S. Hurlburt, . . .	273.10	M. F. Downer, . . .	213.14
Frank Roberts, . . .	63.00	C. E. Hoyt, . . .	10.30
J. B. Haley, . . .	123.00	D. W. Patten, . . .	104.00
S. C. Pierson, . . .	172.65	F. W. Dakin, . . .	38.00
Geo. C. Haine, . . .	224.00	W. A. Main, . . .	138.00
H. R. Buck, . . .	606.42		
John D. Egan, . . .	53.60		\$16,357.47
John H. Miner, . . .	190.50		
A. B. Alderson, . . .	807.70		\$167,885.72
E. B. Davis, . . .	41.70		
S. H. McKenzie, . . .	199.05		

No. 41.**STATE BOARD OF MEDIATION AND ARBITRATION.**

Josiah M. Hubbard, member, services, . . .	\$90.00
“ “ expenses, . . .	36.29
“ Secretary, services, . . .	50.00
“ “ expenses of Board, . . .	3.75
Hiram H. Fox, member, services, . . .	135.00
“ “ expenses, . . .	20.95
John H. White, “ services, . . .	80.00
“ “ expenses, . . .	8.47

\$424.46

No. 42.—Bldg. & Loan Com. No. 43.—Tax Com. No. 45—State Police.

No. 42.

BUILDING AND LOAN COMMISSIONER.

Morris C. Webster, Commissioner, salary, . .	\$2,500.00
“ “ expenses,	500.00
	<u>\$3,000.00</u>

No. 43.

TAX COMMISSIONER.

Frank E. Healy, Commissioner, salary, . .	\$3,500.00
“ “ office expenses,	144.95
Claude C. Maxfield, Clerk, salary,	1,458.31
“ “ expenses,	140.75
	<u>\$5,244.01</u>

No. 45.

STATE POLICE DEPARTMENT.

Thomas F. Egan, Superintendent, salary, . .	\$3,000.00
“ “ office expenses,	277.36
“ “ traveling ex- penses,	238.81
“ “ bond,	35.00
Arthur L. Story, Assistant Superintendent, salary, . .	2,000.00
“ “ “ expenses,	67.21
“ “ “ bond,	17.50
Clara G. Ware, Clerk, salary,	873.77
Henry F. English, Commissioner, expenses,	4.50
Marcus H. Holcomb, “ “	18.00
James Huntington, “ “	8.51
	<u>\$6,540.66</u>

SERVICES AND EXPENSES OF STATE POLICEMEN.

M. S. Loucks, salary,	\$1,320.00
“ expenses,	1,721.86
M. L. Joyce, salary,	1,095.00
“ expenses,	575.11
J. A. Flynn, salary,	819.00
“ expenses,	470.95

No. 45.—State Police Department.—*Concluded.*

R. T. Hurley, salary,	300.00
“ expenses,	343.63
D. W. Merrill, salary,	174.86
“ expenses,	133.05
W. L. Rose, salary,	183.00
“ expenses,	200.55

\$7,337.01

SERVICES OF CONSTABLES AND OTHER OFFICERS.

Thomas F. Egan, Superintendent, **\$10,419.22**

PREMIUMS ON BONDS OF STATE POLICEMEN.

M. S. Loucks,	\$3.50
M. L. Joyce,	3.50
J. A. Flynn,	3.50
R. T. Hurley,	3.50
D. W. Merrill,	3.50
W. L. Rose,	3.50

\$21.00

\$24,317.89

GENERAL ACCOUNT
OF ALL
Receipts and Expenditures

FOR THE

Fiscal Year Ended September 30, 1906.

Receipts.

General Account of Receipts.

Payments into the Treasury from October 1, 1905, to September 30, 1906.

By balance to credit of Civil List Funds, October

1, 1905,	\$599,027.11
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Interest on School Fund, transferred,	. . .	\$108,825.85
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Avails of courts (clerks' fees),	31,006.27
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Charter fees,	.	.	.	.	.	.	6,602.00
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Commissioners of Pharmacy,	3,687.30
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“	“	Shell-fisheries,	.	.	.	9,391.04
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Comptroller (Statutes sold),	300.00
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Corporation capital fees,	42,278.00
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Escheated estates.	1,270.31
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Express companies, tax on.	14,220.71
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Express companies, same on,	11,220.1
Fees from Executive Secretary.	531.00

Fees from Executive Secretary,	581.84
“ “ Secretary of State,	19,593.90

Inheritance tax.	.	.	.	.	274,258.52
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Inheritance tax,	274,208.52
Insurance Commissioner, receipts of.	140,335.34

Insurance Commissioner, receipts of,	140,000.04
Interest account,	34,645.09

Interest account,	.	.	.	.	.	34,045.09
Investments tax on,	.	.	.	.	.	141,341.58

Investments, tax on,	141,541.58
Itinerant vendors' license fees	100.00

Wholesale vendors license fees,	100.00
Military commutation tax,	156,926.20

Military commutation tax,	.	.	.	.	150,920.20
Miscellaneous receipts	.	.	.	.	12,143.63

Mutual Fire Insurance companies, tax on	5,113.01
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Mutual Fire Insurance Companies, tax on,	6,116.61
“ Life “ “ “ “	344,588.65

Line	542,888.00
National aid to State Home. D. V. S..	50,072.50

Non-resident stock tax.	156,401.97
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Non-Resident stock tax,	.	.	.	.	.	150,401.01
Railroads, steam, tax on,	.	.	.	.	.	1,171,289.07

Railroads, steam, tax on,	1,171,288.01
“ street, “ “	295,466.08

Rolling stock companies, tax on.	90.35
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Salaries and expenses of Bank Commissioners.	6,421.36
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Salaries and expenses of Building and Loan Com-	6,121.00
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Salaries and expenses of Building and Loan Commissioners.	600.94
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Salary of inspector of gas and gas meters.	2,005.10
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Salaries and expenses of Railroad Commissioners.	13,384.55
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Salaries and expenses of railroad commissioners,	10,004.00
Savings banks, tax on,	498,582.95

Savings Bank, Jan. 21, 1901.	100,000.00
State Librarian (atlases sold).	117.35

Telegraph and telephone companies, tax on.	36,346.95
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State Police Department.	6,714.16
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\$3,584,651.73

Fines, Forfeitures, etc.

By cash of Arthur F. Eggleston, State's Attor-

ney, Hartford County,	\$2,830.32
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Expenditures.*General Account of Expenditures.*

Payments from the Treasury from October 1st, 1905, to September 30th, 1906, for the current expenses of the Government, as per preceding accounts, under the following heads, viz.:

ORDERS DRAWN BY COMPTROLLER.

No.

1	Sessions of the General Assembly, . . .	\$17,003.94
2	Salaries and expenses in Executive Offices, . . .	49,444.81
3	Judicial expenses,	521,141.54
4	Board of prisoners in county jails, . . .	109,400.91
5	State Capitol and grounds,	56,685.52
6	Contingent expenses,	33,621.33
7	State Board of Education,	42,089.26
8	State Normal schools,	108,857.18
9	Common schools,	622,799.24
10	State library,	13,812.83
11	State prison,	28,041.36
12	Connecticut School for Boys,	69,662.10
13	" " " Girls,	52,992.03
14	State paupers,	5,016.02
15	Humane institutions,	834,132.51
16	Sick and wounded soldiers,	148,317.03
17	Deceased soldiers,	13,431.40
18	Agricultural affairs,	137,430.99
19	National Guard,	162,196.09
20	Governor's Guard,	9,107.32
21	Printing and circulating public documents,	54,619.93
22	Soldiers' children,	784.00
23	Fish and Game Commission,	14,921.14
24	Shell-fish Commission,	11,157.70
25	State Board of Health,	11,641.91
26	Railroad Commissioners,	13,072.90
27	Bank "	6,603.62
28	Insurance Commissioner,	26,540.12
29	State Board of Charities,	4,652.42
30	Taxes refunded,	12,093.32
31	Pharmacy Commission,	1,499.44
32	Special Commissions,	53,943.93
33	Bureau of Labor Statistics,	16,636.33
34	Factory Inspector,	10,044.51
35	Separating grade crossings,	
36	Connecticut River Bridge and Highway District Commission,	31,139.75
37	School Fund Commissioner,	8,956.58

Receipts.—<i>Concluded.</i>	
William H. Williams, State's Attorney, New Haven County,	2,298.10
John P. Kellogg, Assistant State's Attorney, New Haven County,	75.00
Hadlai A. Hull, State's Attorney, New London County,	1,147.60
Samuel Fessenden, State's Attorney, Fairfield County,	3,155.56
Charles E. Searls, State's Attorney, Windham County,	324.70
Donald T. Warner, State's Attorney, Litchfield County,	1,752.66
Frank D. Haines, State's Attorney, Middlesex County,	485.12
Charles Phelps, State's Attorney, Tolland County,	45.84
Robert J. Woodruff, Prosecuting Attorney, New Haven County,	2,871.49
A. P. Bradstreet, Prosecuting Attorney, New Haven County,	998.18
H. A. Hull, Prosecuting Attorney, New London County,	709.76
Michael Kenealy, Prosecuting Attorney, Fairfield County,	8,371.76
Edward A. Anketell, Clerk, New Haven Superior,	598.88
Samuel J. Marsh, Asst. Clerk, New Haven Superior,	189.32
John C. Averill, Clerk, New London Superior,	844.32
Chas. W. Birely, Clerk, New Haven Common Pleas,	196.86
	\$26,895.47
	\$3,611,547.20
	\$4,210,574.31
Balance in Treasury, October 1, 1906,	\$607,038.73

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38	County Health Officers,	8,589.97
39	State Reformatory,	
40	Highway Commissioner,	167,885.72
41	State Board of Mediation and Arbitration,	424.46
42	Building and Loan Commissioner,	3,000.00
43	Tax Commissioner,	5,244.01
45	State Police Department,	24,317.89
	Total orders drawn by Comptroller,	\$3,522,953.06
	State bonds purchased,	\$60,000.00
	Interest on state bonds,	28,755.00
	Interest on Agricultural College Fund in Treasury,	160.10
	Interest on principal of School Fund in Treasury,	620.11
	“ “ interest “ “ “ “ “ “	1,573.90
		\$91,109.11
		\$3,614,062.17
	Add Civil List Orders outstanding Oct. 1, 1905,	1,991.35
		\$3,616,053.52
	Deduct Civil List Orders outstanding Oct. 1, 1906,	12,517.94
	Total payments by Treasurer,	\$3,603,535.58
	Balance in Treasury October 1, 1906,	607,038.73
		\$4,210,574.31

Abstract of Expenditures.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR
TEN YEARS, ENDED SEPTEMBER 30, 1906.

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Prisoners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1897	\$143,876 51	\$34,311 97	\$369,115 19	\$123,077 88	\$39,056 16	\$16,164 83	\$28,067 15
1898	444 10	27,849 59	372,322 42	114,505 76	39,802 71	16,482 32	25,192 75
1899	148,355 08	38,417 23	339,424 55	112,682 62	45,294 16	17,399 32	28,865 88
1900	282 75	34,731 50	364,555 92	98,239 77	61,686 43	30,120 77	29,451 46
1901	167,664 48	37,318 22	350,808 21	106,509 55	59,519 51	36,602 88	33,372 68
1902	25,362 81	39,314 14	401,324 99	100,977 43	64,407 99	24,665 63	31,863 11
1903	122,718 55	44,075 47	398,114 93	100,360 14	77,310 59	43,012 96	33,132 30
1904	658 00	45,110 22	460,316 63	102,908 90	65,848 90	39,916 99	37,339 71
1905	191,277 46	48,601 48	443,752 98	110,992 37	60,645 22	60,814 08	38,006 15
1906	17,003 94	49,444 81	521,141 54	109,400 91	56,685 52	33,621 33	42,089 26
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecti- cut School for Boys.	13 Connecti- cut In- dustrial School.	14 State Paupers.
1897	\$ 84,091 43	\$414,402 59	\$2,743 01	\$81,959 17	\$76,353 69	\$42,301 05	\$4,998 37
1898	64,115 04	425,561 84	2,867 08	64,637 16	72,713 81	42,004 81	5,586 28
1899	68,747 97	440,415 93	3,569 67	64,917 30	68,195 10	43,240 82	4,361 26
1900	53,822 92	454,652 97	4,499 64	84,134 20	60,677 78	44,444 59	5,270 75
1901	66,610 54	468,812 60	4,737 45	120,631 41	69,985 98	47,623 32	4,837 81
1902	48,364 78	483,623 53	8,207 96	55,876 50	61,123 27	44,676 67	8,388 67
1903	94,452 40	497,301 28	10,832 87	41,271 93	65,774 16	44,605 10	7,826 95
1904	121,529 21	554,795 84	13,389 15	27,793 37	73,928 43	44,274 38	4,777 34
1905	143,501 30	542,122 27	10,155 11	31,245 26	69,252 94	51,823 45	4,854 87
1906	108,857 18	622,799 24	13,812 83	28,041 36	69,662 10	52,992 03	5,016 02
	15 Humane Institu- tions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricul- tural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Public Docu- ments.
1897	\$304,193 02	\$70,000 00	\$10,617 50	\$80,500 38	\$159,444 92	\$ 9,017 88	\$54,323 69
1898	266,386 32	80,000 00	10,052 50	96,984 03	207,806 13	5,604 43	44,641 77
1899	314,943 58	75,246 00	10,556 50	48,767 14	215,330 32	7,683 93	43,973 92
1900	365,684 01	96,500 00	11,544 15	48,881 92	157,363 80	8,382 66	52,497 32
1901	364,308 63	91,500 00	11,105 85	53,778 51	155,408 30	9,188 81	52,992 39
1902	469,490 47	94,600 00	12,376 21	58,589 61	148,884 24	9,273 91	72,184 90
1903	397,434 53	107,250 00	13,527 80	59,422 77	189,331 14	6,253 59	74,611 58
1904	569,701 76	133,663 50	11,122 90	67,871 04	151,341 78	10,614 58	76,748 23
1905	559,759 10	131,916 00	12,590 50	67,684 24	175,885 14	11,988 38	70,837 45
1906	834,132 51	148,317 03	13,431 40	137,430 99	162,196 09	9,107 32	54,619 92
	22 Soldiers' Children.	23 Fish and Game Com- mission.	24 Shell-Fish Commis- sion.	25 State Board of Health.	26 Railroad Commis- sioners.	27 Bank Commis- sioners.	28 Insurance Commis- sioner.
1897	\$3,574 40	\$8,197 77	\$10,582 04	\$7,450 00	\$12,151 14	\$6,650 00	\$15,932 22
1898	3,215 72	6,749 30	9,068 01	7,800 00	12,137 58	6,441 75	26,656 20
1899	2,734 36	5,452 20	10,777 01	7,307 50	11,606 20	6,041 55	32,459 31
1900	2,645 75	10,399 97	8,650 31	7,800 00	11,851 03	5,407 98	27,417 08
1901	1,170 00	9,000 97	9,170 57	7,844 15	11,972 24	6,707 10	26,793 94
1902	1,687 00	6,199 88	9,074 35	7,993 83	12,738 65	6,697 79	28,093 54
1903	1,398 25	5,022 73	9,195 79	7,600 50	12,924 44	6,482 91	26,416 12
1904	1,269 75	9,009 79	8,693 51	9,459 41	12,857 92	6,449 16	31,061 88
1905	1,056 50	7,692 15	10,750 50	9,010 50	12,864 44	6,588 67	21,933 33
1906	784 00	14,921 14	11,157 70	11,641 91	13,072 90	6,603 62	26,540 12

* Including \$24,262.81 expenses of the Constitutional Convention of 1902.

† Including \$52,000.85 expenses of the Constitutional Convention of 1902.

Abstract of Expenditures. — Concluded.**ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR TEN YEARS, ENDED SEPTEMBER 30, 1906. — CONCLUDED.**

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commis- sion.	32 Special Commis- sions.	33 Bureau of Labor Statistics.	34 Inspector of Factories.
1897	\$3,451 53	\$2,376 01	\$1,183 38	\$16,059 94	\$8,693 46	\$4,961 52
1898	4,423 79	526 70	1,404 05	5,766 83	7,239 49	4,663 71
1899	4,190 94	2,449 98	1,291 37	8,454 20	7,213 41	4,338 02
1900	3,275 50	72 13	1,377 98	11,438 33	7,172 22	5,185 93
1901	4,355 52	2,421 72	1,399 90	44,247 94	9,299 10	5,219 97
1902	4,028 34	414 81	642 29	11,033 83	18,420 03	5,756 90
1903	4,182 39	20,229 18	1,077 65	60,975 72	17,783 13	6,208 01
1904	3,979 39	560 22	2,687 41	64,616 38	16,497 94	9,041 88
1905	4,562 96	1,614 34	647 60	340,524 55	16,547 27	10,280 07
1906	4,652 42	12,093 32	1,499 44	53,943 93	16,636 33	10,044 51
	35 Separating Grade Crossings.	36 Hartford Bridge Com- mission.	37 School Fund Commis- sioner.	38 County Health Off- icers.	39 State Re- formatory.	40 State High- way Com- missioner.
1897	.....	\$15,000 00	\$12,686 55	\$3,102 05	\$17,783 30	\$122,342 61
1898	.....	14,402 17	12,558 35	8,767 79	1,090 84	78,721 93
1899	\$20,736 82	16,179 61	13,139 85	6,519 80	.....	117,973 56
1900	122 53	17,536 62	18,123 80	7,123 85	.....	99,163 15
1901	.....	2,215 02	8,565 62	6,929 83	.....	123,924 12
1902	.....	21,409 74	8,744 27	9,256 14	.....	129,428 81
1903	.....	25,249 42	8,140 56	7,668 60	.....	202,809 46
1904	.....	27,508 85	8,825 65	9,137 12	1,020 11	181,589 09
1905	.....	29,669 48	12,834 02	6,777 88	10,786 56	250,404 01
1906	.....	31,139 75	8,956 58	8,589 97	.....	167,885 62
	41 State Board of Mediation and Arbi- tration.	42 Building and Loan Commis- sioner.	43 Tax Commis- sioner.	44 Fire Marshal.	45 State Police Department.	Total, not including State Bonds and Interest.
1897	\$13 90	.....	.....	.....	.....	\$2,445,716 87
1898	.....	\$2,313 69	.....	.....	.....	2,160,577 81
1899	.....	2,873 94	.....	.....	.....	2,422,136 94
1900	34 29	2,401 65	.....	.....	.....	2,325,485 39
1901	106 30	2,841 81	\$500 00	\$869 09	.....	2,660,890 04
1902	149 18	2,940 36	4,328 35	5,617 68	.....	2,568,207 59
1903	302 78	3,913 84	4,132 91	5,635 81	\$790 64	2,974,570 92
1904	223 80	2,999 90	4,306 24	5,438 11	16,481 73	3,048,735 87
1905	395 78	3,157 40	3,546 29	4,549 54	20,979 50	3,630,790 09
1906	424 46	3,000 00	5,244 01	.....	24,317 89	3,522,953 06

Auditor's Certificate.

AUDITORS' CERTIFICATE.

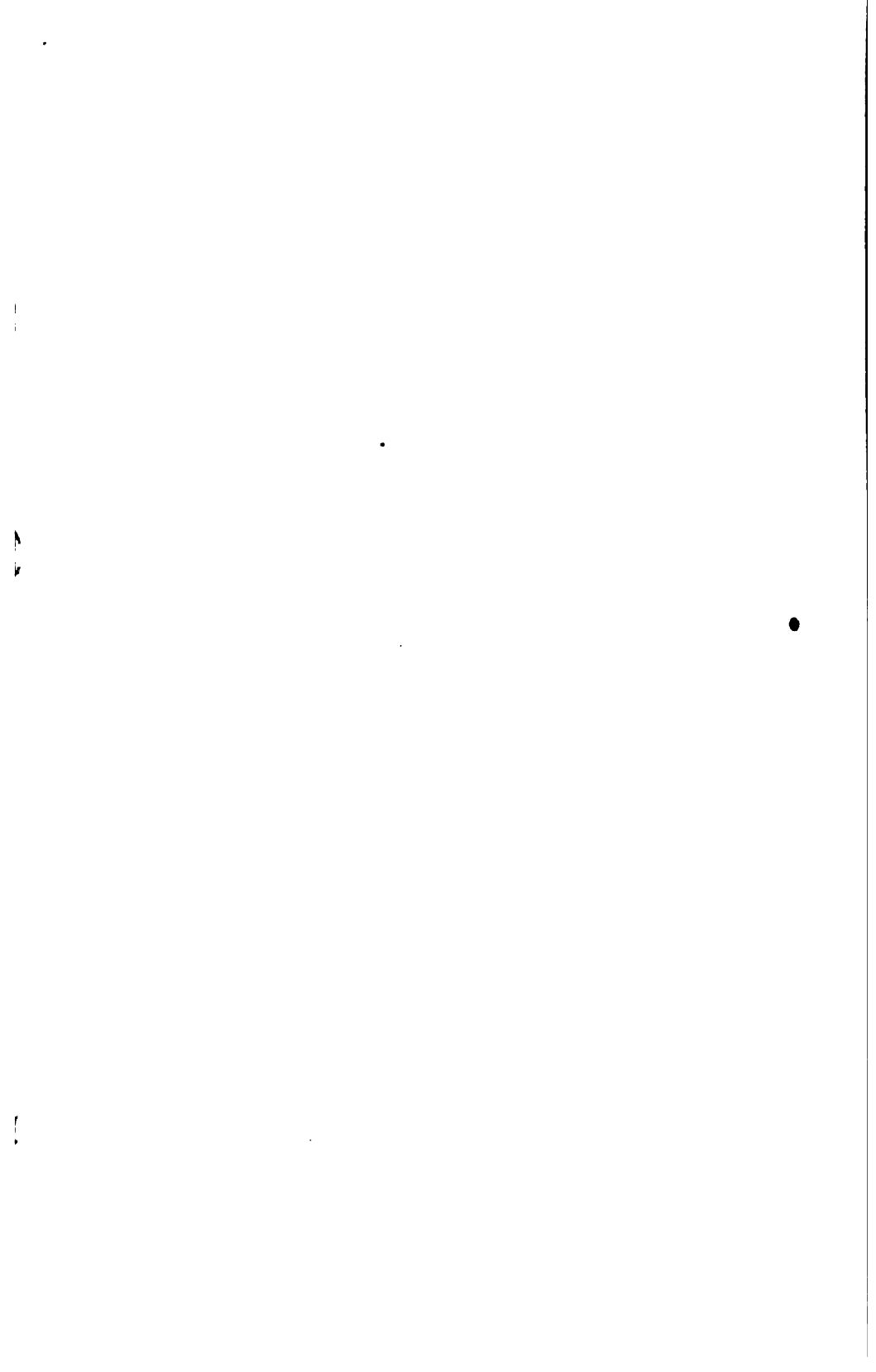
STATE OF CONNECTICUT,**COMPTROLLER'S OFFICE,****October 22, 1906.**

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Comptroller for the fiscal year ended September 30th, 1906. We find vouchers for every order drawn, and have compared said vouchers with the accounts, and find them correct. The books of the Comptroller show the amount of cash in the Treasury to the credit of the Civil List Funds at the close of the year ended September 30th, 1906, to be six hundred seven thousand thirty-eight and seventy-three one-hundredths dollars (\$607,038.73).

WILLIAM P. BAILEY,**EDWARD M. YEOMANS,***Auditors of Public Accounts.*

FOR THE	1903	1904	1905	1906
Military	\$151,266.00	\$151,229.00	\$152,537.80	\$156,926.20
Mutual	13,341.65	4,515.33	4,944.65	5,113.01
Mutual	320,198.77	309,167.24	330,357.16	344,588.65
Railroad	1,032,173.36	1,083,648.59	1,204,936.48	1,171,289.07
Railroad	252,139.52	250,379.14	287,908.23	295,466.08
Nonresid	118,138.22	140,125.88	140,035.51	156,401.97
Savings	430,810.46	448,383.07	469,611.55	498,582.95
Miscellan	466,905.60	50,229.26	15,523.40	12,143.63
Interest	106,838.22	109,252.86	109,579.27	108,825.85
Avails of	52,475.73	56,956.37	66,643.05	57,901.74
National	44,339.62	43,762.50	44,715.00	50,072.50
Express	12,513.44	12,857.20	13,121.47	14,220.71
Telegraph	21,973.65	25,817.14	30,464.49	36,346.95
Insurance	118,095.56	122,925.15	130,318.04	140,335.34
Sundry	105,437.01	72,120.89	124,713.71	113,087.36
Inheritance	249,729.54	265,780.92	284,117.07	274,258.52
Investment	141,742.36	142,005.33	139,375.35	141,341.58
Interest	32,921.98	29,733.32	36,071.08	34,645.09
TOTAL	\$3,671,040.69	\$3,318,889.19	\$3,534,973.31	\$3,611,547.20
TOTAL	\$3,614,364.15	\$3,209,748.12	\$3,673,461.71	\$3,603,538.58
Funded	\$448,725.56	\$214,584.49	\$343,072.89	\$275,061.27

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State of Connecticut
PUBLIC DOCUMENT No. 50

FIRST BIENNIAL REPORT
OF
THE BOARD OF CONTROL
1905-1906



Hartford Press
The Case, Lockwood & Brainard Company
1907

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

REPORT.

HARTFORD, January 8, 1907.

To the General Assembly of the State of Connecticut:

In compliance with the provisions of Chapter 197 of the Public Acts of 1905, the Board of Control submits its first report, covering its transactions since the passage of the Act above, and for the term ended this day.

Schedule A shows the increases of the appropriations for the fiscal term ended September 30, 1905. These increases amount in the aggregate to \$66,195.82, and of this the sum of \$10,164.95 was made necessary by legislation of 1903 and 1905 directing specific expenditures, without providing sufficient appropriation for the same. The items making this amount are marked by a star in the schedule. These additions enabled the Comptroller to draw orders for all bills approved by him to September 30, 1905. The Act above referred to provides "That the total amount of such increases made by said Board shall not exceed the sum of one hundred and fifty thousand dollars for the two fiscal years for which such appropriations were made." It will be noted that the increases for the above fiscal term amount to less than one-half that to which the Board was restricted by statute.

Schedule B shows increases of the appropriations for the fiscal term ending September 30, 1907. These additions aggregate \$36,229.29, of which the sum of \$15,081.91 was made necessary by legislation of 1905, which directed specific expenditures without providing the necessary appropriation for the same. The items making up this amount are marked by a star in the schedule. It will be noted that the amount of in-

creases for this fiscal term thus far fall much below the limit allowed by the statute above referred to.

Schedule C shows special appropriations made by authority of the General Assembly of 1905, in addition to the total amount to which said Board of Control was limited by law, or otherwise authorized to make appropriations. This class of appropriations amounts to \$35,969.45.

Respectfully submitted,

HENRY ROBERTS, *Governor*,
JAMES F. WALSH, *Treasurer*,
ASAHEL W. MITCHELL, *Comptroller*,
WILLIAM A. KING, *Attorney-General*,
Board of Control.

SCHEDULE A.

Increases of Appropriations of 1903.

1905			
Aug.	2	Shell Fish Commission —	
		Inspection of mud dumping,	\$400.00
	9	Litchfield Common Pleas Court —	
		Sheriff's Attendance and other Expenses,	500.00
Sept.	15	State Library —	
		Purchase of Books,	1,000.00
		Clerks of Superior Court, Salaries —	
		New Haven County, at Waterbury,	*600.00
		Tolland County,	*200.00
		Three in New Haven County,	*353.98
		Two in New London County,	*116.67
		Two in Middlesex County,	*46.71
		Reporter of Judicial Decisions —	
		Salary,	*1,000.00
		Judge of Hartford Common Pleas Court —	
		Salary,	*250.00
		Secretary —	
		Salary of Deputy,	*40.30
		" " Assistant Clerk,	*40.00
		Commissioner on Domestic Animals —	
		Salary,	*62.50
		Dairy Commissioner —	
		Salary of Deputy,	*50.00
	27	Hartford Common Pleas Court —	
		Sheriff's Attendance and other Expenses,	256.59
Oct.	4	Connecticut School for Girls —	
		Board Bill,	*2,127.45
		Shell Fish Commission —	
		Inspection of mud dumping,	113.74
		Connecticut School for Imbeciles —	
		Board Bill,	2,614.21
		Commissioner on Domestic Animals —	
		Expenses and Assistance,	109.64
	18	Fairfield Superior Court —	
		Sheriff's Attendance and other Expenses,	1,263.03
	31	Insane not at Middletown,	581.53
		Taxes Refunded,	139.29

		New London Superior Court —	
		Criminal Costs,	1,943.87
		Comptroller —	
		Office and Incidentals,	133.51
Nov.	8	New London Civil Common Pleas Court —	
		Sheriff's Attendance and other Expenses,	357.46
		Jury Debuture,	365.81
	22	Printing and Circulating,	17,178.01
		Secretary —	
		Office and Incidentals,	16.88
	29	First Company Governor's Horse Guards,	50.00
Dec.	28	Quartermaster-General —	
		Naval Militia,	141.70
		Printing and Circulating,	100.00
	1906		
Jan.	3	Louisiana Purchase Exposition —	
		Incidentals,	1,000.00
		Secretary —	
		Office and Incidentals,	41.35
		Board Mediation and Arbitration —	
		Expenses,	98.88
	10	Board Mediation and Arbitration —	
		Expenses,	43.95
		Windham Superior Court —	
		Sheriff's Attendance and other Expenses,	208.44
		"Sundry Purposes"—Any purpose for which there is an existing law for its expenditure, and for which no specific appropriation has been made,	5,000.00
	16	Board Mediation and Arbitration —	
		Expenses,	73.47
	24	Printing and Circulating,	5,316.15
Mar.	21	State Board of Education —	
		Expenses of Library Committee,	457.55
		Connecticut Hospital for Insane —	
		Board Bill,	12,784.28
		Education Deaf and Dumb,	644.08
		Litchfield County Temporary Home,	237.89
		Sundry Purposes (see above),	2,500.00
		Railroad Commissioners —	
		Office and Incidentals,	287.11
		Bank Commissioners —	
		Incidentals,	72.45
		Nine Judges of the Superior Court —	
		Salaries,	*106.54
		Expenses,	*104.16

27	Chief Justice of the Supreme Court of Errors —	
	Salary,	*422.22
	Four Associate Justices —	
	Salaries,	*1,688.88
	Nine Judges of the Superior Court —	
	Salaries,	*2,955.54
	Total,	<u>\$66,195.82</u>

SCHEDULE B.

Increases of Appropriations of 1905.

1905		
Nov. 29	First Company, Governor's Horse Guards,	\$150.00
Dec. 28	Shell Fish Commission —	
	Inspection of Mud Dumping,	500.00
1906		
Jan. 16	Secretary —	
	Preservation of Old Records,	275.00
Apr. 4	Shell Fish Commission —	
	Inspection of Mud Dumping,	500.00
	11 Second Company, Governor's Foot Guard,	2,100.00
Oct. 17	Conn. and Mass. Boundary Line Commission,	3,000.00
Nov. 7	State Librarian —	
	Purchase of Books,	600.00
	Battleship Connecticut, Silver Service, etc.,	898.38
	Sundry Purposes, as of Sept. 30, 1906,	*5,000.00
	Special Commissions, Sept. 30, 1906,	1,000.00
	Sundry Purposes,	*10,000.00
Dec. 6	Commission on Uniformity State Legislation,	*48.58
	Pharmacy Commission —	
	Clerical,	*33.33
12	Conn. River Bridge and Highway Dist. Com.,	4,012.00
	New London Superior Court —	
	Jury Debuture,	1,000.00
	Criminal Costs,	2,000.00
27	N. H. Superior Court at Waterbury —	
	Sheriff's Attendance and other Expenses,	1,000.00
	Criminal Costs,	1,000.00
	State Board of Education —	
	Public Libraries,	1,750.00
1907		
Jan. 7	State Auditors —	
	Salaries and Expenses,	162.00
	Middlesex Superior Court —	
	Criminal Costs,	200.00

8 Commissioner on Domestic Animals—

Cattle Condemed, 1,000.00

\$36,229.29

SCHEDULE C.

Special Appropriations authorized by the General Assembly of 1905, in addition to the total amount to which said Board of Control is limited by law, or otherwise authorized to make appropriations.

1906

Jan. 24	For Refunding Certain Taxes to Life Insurance Companies of the State of New York (See Special Act No. 483),	\$10,969.45
Mar. 28	For Connecticut Commission for the Jamestown Ter-Centennial Exposition (See Special Act No. 451),	
	Connecticut Building,	\$15,000.00
	Furnishing, Equipment, and Exhibit,	5,000.00
	Administration and Incidentals,	5,000.00
		<u>\$25,000.00</u>
	Total,	<u>\$35,969.45</u>

State of Connecticut
PUBLIC DOCUMENT No. 40

Fourth Biennial Report
OF THE
ATTORNEY-GENERAL

FOR THE
Two Years Ended January 9, 1907



WILLIAM A. KING
Attorney-General

HARTFORD PRESS
The Case, Lockwood & Brainard Company
1907

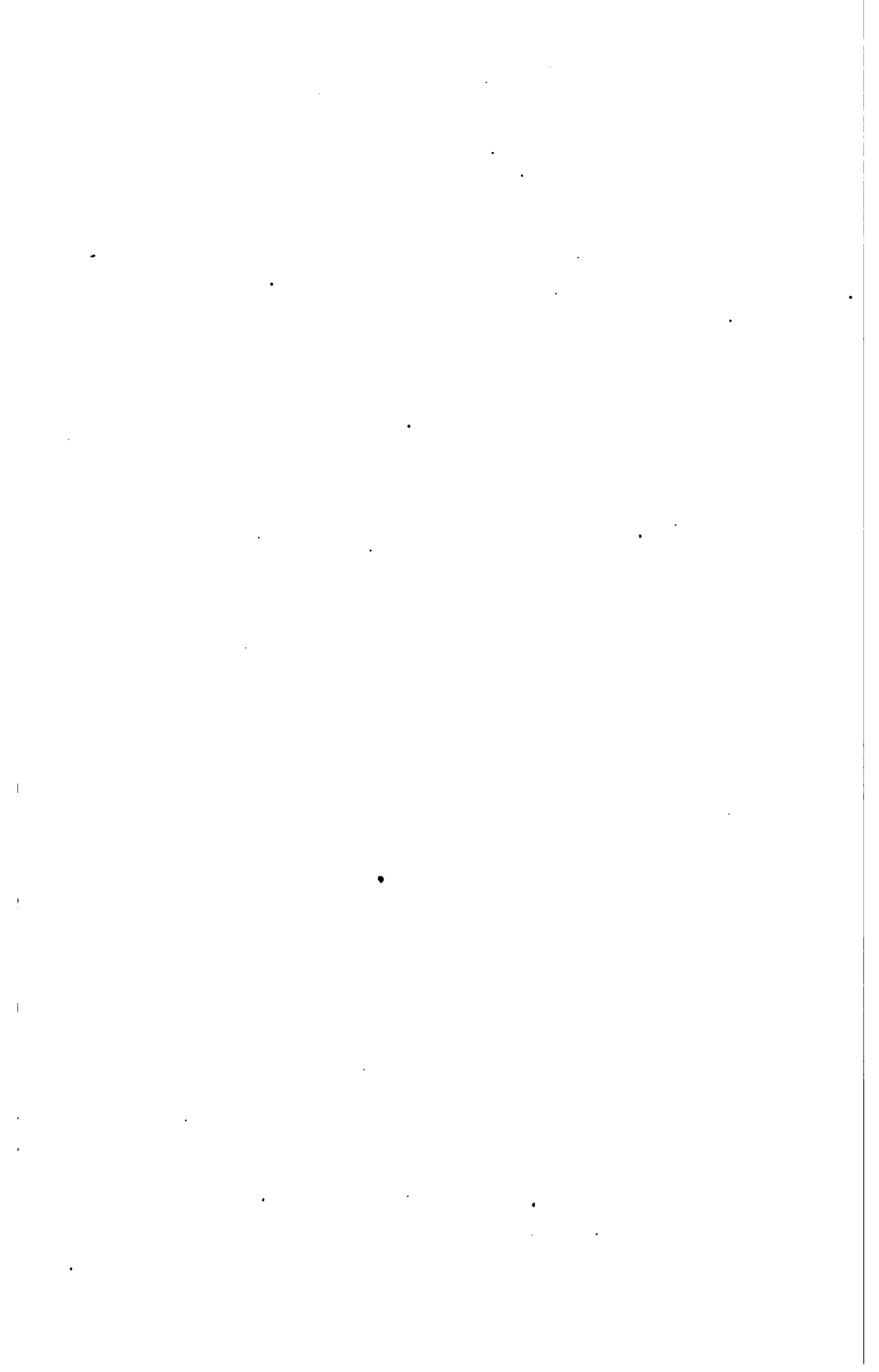
PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

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State of Connecticut.

REPORT OF THE ATTORNEY-GENERAL.

ATTORNEY-GENERAL'S OFFICE,

HARTFORD, January 8, 1907.

To the Governor of the State of Connecticut:

At the date of my last report two cases in which the state was a party were pending before our supreme court,—the Bridgeport Trust Company's Appeal and Hopkins' Appeal. Both cases related to the inheritance tax and to property subject to such tax. In the Bridgeport case, arising out of the estate of the late George F. Gilman, the administrator refused to inventory personal property aggregating some hundreds of thousands of dollars, outside of Connecticut. The state obtained from the court of probate an order that such inventory be made in order that the tax might be collected on all the property. The supreme court sustained the claim of the state. Hopkins' Appeal, involving much the same question, was also decided in favor of the state.

By decisions and legislation the inheritance tax law of Connecticut has, during the past four years, assumed new and clearly defined powers and limits. In 1903, the court, in Nettleton's Appeal (76 Conn., 235), decided that the law was constitutional; subsequently, in Gallup's Appeal (76 Conn., 617), it was held that personal property outside of this state, belonging to a Connecticut decedent, was subject to the tax. The decisions in Hopkins' Appeal, and in the case arising out of the Gilman estate in 1905, in relation to compelling outside property to pay the inheritance tax, added vastly to the efficiency of the law. The general assembly of 1903 enacted that personal

property, in Connecticut, including stock in Connecticut corporations, belonging to the estate of non-resident decedents, should be subject to the tax, unless the state, in which the decedent had resided, did not tax the personal property of Connecticut decedents. In 1905 this reciprocity clause was struck out. So that today the state taxes all the property within its jurisdiction, less certain exemptions, belonging to the estate of a decedent, whether such decedent resided in Connecticut or not. The excellent features of the Illinois law, providing for a graded inheritance tax, increasing as the estate increases in amount, have not yet become part of our law, although the validity of the Illinois law has been sustained by the United States supreme court, and its constitutionality is no longer questioned.

In connection with the inheritance tax and its collection, it may be of moment to briefly refer to what was known as the Atwood cases, a large number of which were instituted in 1904 to collect forfeitures from executors and administrators who had failed to file an inventory, and which were pending at the date of my last report. At the time it was claimed that those actions disclosed that much property of Connecticut decedents escaped the inheritance tax, because inventories were not filed. I caused the estates which were the basis of the Atwood actions to be investigated. The detailed results of that investigation appear on pages 110-126 of this report. The following is a summary of those results:

Whole number of estates involved in Atwood suits .	237
Estates exempt from tax	223
Estates on which tax has been paid	5
Estates undetermined as to exemption	4
Estates unsettled, liable to tax	5

These results indicate that little, if any, property escapes the tax, so far as the estates of decedents resident in Connecticut are concerned. It must not be forgotten, however, that almost all the estates involved in the Atwood suits were so small as to be within the exempt class. Whether the interests of the state do not demand further legislation, such as exists in some other states, for the full enforcement of its rights under

the inheritance tax law, would seem to be worthy of serious consideration.

The general assembly of 1905 adopted the following joint resolution:

"That the Board of Control is hereby authorized to appropriate an amount not exceeding in the aggregate the sum of seventy-five thousand dollars, said sum to be in addition to the total amount to which said board of control is limited by law or otherwise authorized to make appropriations, for the purpose of refunding to life insurance companies of the state of New York such sums paid by such companies as taxes upon premiums received from business transacted in the state of Connecticut during the years 1901, 1902, 1903, and 1904, as the insurance commissioner of Connecticut shall determine should be so refunded under the provisions of existing law, and shall so certify to the comptroller."

This legislation grew out of these facts:

Life insurance companies transacting business in the state of New York, during 1901 to 1903, inclusive, were subjected to an annual tax of one per cent. on all business so transacted. Connecticut life insurance companies were compelled to pay this annual tax to New York on business transacted in that state in the years 1901 to 1903, inclusive.

Under what is known as the retaliatory insurance statute of our state, which provides that the insurance companies of another state doing business in Connecticut shall pay the same taxes to this state as are imposed by such other state on Connecticut insurance companies transacting business in that state, Connecticut collected from the New York life insurance companies from 1901 to 1903, inclusive, taxes in excess of \$70,000.

In October, 1904, the court of appeals of New York decided that New York had illegally imposed this tax on the companies doing business within that state, and it was thereupon claimed by the New York companies that Connecticut had illegally collected said \$70,000 from those companies. The above resolution, it was further claimed in behalf of the New York companies, had been adopted by our legislature for the purpose of returning to the New York companies the \$70,000 of taxes collected by the state.

The state of New York was withholding, and still with-

holds, about \$85,000 illegally collected from Connecticut companies, and refused to pay the same unless demand for such repayment had been made within one year from the date of collection. I advised the Connecticut insurance commissioner that under our retaliatory statutes he should apply the same rule of limitation to the repayment of taxes to the New York companies, and, as only one of these companies had made demand within one year of the date of the collection of said tax, that only \$10,969.45 of said \$70,000 should be returned to the New York companies. The insurance commissioner thereupon refused to return any sum in excess of said \$10,969.45, and the remaining \$60,000 is still held by the state of Connecticut. The Metropolitan Life Insurance Company brought action against the insurance commissioner, claiming that \$34,872.45 should be returned to it under said resolution, and the New York Life Insurance Company brought similar action against the commissioner, claiming \$12,803.82.

Both cases were taken to the supreme court, and it was there decided that the courts could not interfere with the decision of the commissioner.

The matter of this \$60,000 tax collected from the New York insurance companies, and still retained by this state, is, aside from its financial aspect, of considerable moment. For many years it has been the policy of Connecticut to treat all insurance companies of another state exactly as such other state treated Connecticut companies. It is difficult to see why there should be any departure from that policy at the present time. New York has taken no action whatever towards returning to Connecticut companies the \$85,000 collected from them under similar circumstances. I call attention to this matter in view of the probable attempt at further legislation to compel Connecticut to return \$60,000 of these alleged illegal taxes collected from the New York companies, which the state of Connecticut now holds, and, under existing circumstances, justly and properly refuses to return.

The action of the General Assembly in 1905, in the matter of reducing the tax on savings banks, left it uncertain whether the tax had been reduced. If the bill in question had become a law, the revenues of the state would have been reduced

approximately \$125,000. The question was taken to the Supreme Court, which sustained the claim of the state that the bill had not become a law.

In this case involving the tax on savings banks (*State vs. Savings Bank of New London*), the court, without deciding, rather strongly expresses doubt as to the constitutionality of section 40 of the general statutes, which provides for the presentation of bills in the unengrossed form to the governor for his approval.

At the instance of the insurance commissioner, actions were brought against the Equitable Life Assurance Company of New York and the Mutual Life Insurance Company. The state claimed that the advertisements issued by these corporations, representing their assets, did not correspond with the law as set forth in section 3618 of the general statutes. The cases against both companies were settled by payment to the state of the forfeiture of \$500 in each case, as provided in section 3619 of the general statutes.

In the matter of the lobster fisheries carried on by citizens of our state within New York waters, the policy adopted by New York during the years 1903 and 1904 has continued during the past two years, and our fishermen have not been subjected to arrest. The reciprocal legislation entered into by Connecticut has been productive of good results. The New York authorities have now arranged a system of licenses under which, on the payment of a nominal fee, citizens of Connecticut engaged in the fisheries within New York waters enjoy practically the same right as residents of New York.

As residents of each state have large interests in the oyster beds located within the waters of the other state, and as there is apparent uncertainty as to the validity of titles pertaining to some of these oyster beds, it would seem advisable to further protect the interests of the citizens of both states by reciprocal legislation. There is much reason to expect that the New York legislature, at its present session, will enact laws embodying the reciprocal features which, through the agreement of the officials representing the two states, have been in practical effect and operation during the past four years.

During the year 1905 the affairs of the Co-operative

Savings Society of Connecticut and the Connecticut Loan and Realty Company demanded the attention of the state. After several consultations with the directors and officials of the first named institution, Commissioner Morris Webster, and the attorney-general, it was decided that application for a receiver should be made by the society. The superior court for Hartford County appointed a receiver for the concern and its affairs are being wound up.

The state brought proceedings against the Connecticut Loan and Realty Company during the same year, alleging that the conduct of its business was such that it should be placed in the hands of a receiver. After several days trial in court it was agreed that an entirely new management composed of men satisfactory to Commissioner Webster and to the court should be selected in place of the old management. This was done, and the company has since been conducted by the new management so selected.

The number of corporations which failed to make the required annual returns during the past two years is much smaller than during the preceding two years. Action by the general assembly in annulling the charters of corporations failing to make reports, under limitations similar to those of Chapter 281 of the public acts of 1905, is the most feasible and efficient remedy that can be invoked against such failure.

This act annulled the corporate existence of approximately two thousand corporations which had failed to make annual reports. It was, however, provided that if such corporations filed reports on or before a certain date, and paid a forfeiture of \$25 to the state, their corporate existence should not be affected by the act. It subsequently appeared that some of these corporations so named had been in no way delinquent, and that the act, through some clerical error, had included their names. The attention of the attorney-general was called to the manifest error, but in view of the language of the act I felt obliged to advise the secretary of the state that every corporation, named therein as delinquent, must file the annual report, and pay \$25; that failure to do so would result in the annulment of the corporation, even though the name of such corporation had

appeared in the act through error. Thereupon the corporations erroneously included in the act, as above stated, paid the forfeitures to the state. It is clearly the duty of the state to repay to these corporations the money so paid. The general assembly alone has the power to cause this to be done.

The validity of the act increasing the salaries of the judges, enacted by the general assembly of 1905, was submitted to the supreme court and sustained.

In June 1906, the city of Hartford made application to the attorney-general alleging, among other things, that certain corporations located in Hartford had formed a combination in restraint of trade, to the detriment of the public, for the purpose of fixing the price of ice on which Hartford was dependent for its supply; and asking that the state take action in the premises. From the evidence submitted I was satisfied that all the allegations were true. Actions in the nature of *quo warranto* were instituted in the name of the state against the Hartford Ice Company, the Spring Brook Ice Company, and the Trout Brook Ice and Feed Company, claiming that the charters of said companies be declared forfeited. The actions are pending before the superior court for Hartford County.

The general assembly at its session in 1905 enacted that the attorney-general should be a member of the board of control. Acting in that capacity the statutes relating to the powers and duties of the board of control have, of necessity, been frequently and forcibly called to my attention. If one ignores entirely the question as to the constitutionality of the laws conferring on the board of control some of its present powers, he can hardly fail to be impressed with the urgent need that exists for a complete and thorough recasting of the statutes relating to those powers. As these statutes now exist they are uncertain in the extreme. The powers conferred by them are elastic to an extent probably never contemplated.

By virtue of the resolution creating the commission to determine the boundary line between Connecticut and Mas-

sachusetts the attorney-general became a member of that commission, and as such has acted.

Embodied in this report are some of the opinions which I have been requested to give in writing.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

CASES BROUGHT SINCE JANUARY 3, 1905.

STATE OF CONNECTICUT

vs.

SAVINGS BANK OF NEW LONDON.

Decided in favor of the state by the Supreme Court,
June 8, 1906.

STATE OF CONNECTICUT

vs.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF U. S.

Settled by the payment to the state of the \$500 forfeiture.

STATE OF CONNECTICUT

vs.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Settled by the payment to the state of the \$500 forfeiture.

PATRICK McGOVERN

vs.

ASAHEL W. MITCHELL, COMPTROLLER,

and

JAMES F. WALSH, TREASURER.

Decided by the Supreme Court in favor of the re-
spondents, March 7, 1906.

REPORT OF THE ATTORNEY-GENERAL.

METROPOLITAN LIFE INSURANCE COMPANY

vs.

THERON UPSON, INSURANCE COMMISSIONER.

Decided by the Supreme Court in favor of the Insurance
Commissioner, June 8, 1906.

NEW YORK LIFE INSURANCE COMPANY

vs.

THERON UPSON, INSURANCE COMMISSIONER.

Decided by the Supreme Court in favor of the Insurance
Commissioner, June 8, 1906.

STATE OF CONNECTICUT

vs.

THE HARTFORD ICE COMPANY

Pending before the Superior Court for Hartford County.

STATE OF CONNECTICUT

vs.

THE SPRING BROOK ICE COMPANY.

Pending before the Superior Court for Hartford County.

STATE OF CONNECTICUT

vs.

THE TROUT BROOK ICE AND FEED COMPANY.

Pending before the Superior Court for Hartford County.

CASES PENDING AT THE DATE OF LAST REPORT.

WOOLSEY R. HOPKINS' APPEAL FROM PROBATE
(IN RE THE INHERITANCE TAX)

Decided in favor of the state April 20, 1905.

THE BRIDGEPORT TRUST COMPANY'S APPEAL FROM
PROBATE
(IN RE THE INHERITANCE TAX)

Decided in favor of the state April 20, 1905.

APPLICATION OF HENRY T. BLAKE
(IN RE SECRET BALLOT LAW)

Dismissed by the Supreme Court, March 9, 1905.

STATE OF CONNECTICUT

vs.

SAMUEL BENJAMIN ET AL.
(FORECLOSURE OF MORTGAGE)

Title passed to the state, October 23, 1905.

STATE OF CONNECTICUT

vs.

FRANK BRAINERD ET AL.
(FORECLOSURE OF MORTGAGE)

Case settled.

STATE OF CONNECTICUT

vs.

FRANCIS DONAHUE ET AL

(FORECLOSURE OF MORTGAGE)

Title passed to the state, April 25, 1905.

**FORECLOSURE CASES WITHIN THE
STATE.
1905-1906.**

STATE OF CONNECTICUT

vs.

JOSEPH HOLCOMB ET AL.

Brought to the Superior Court for Hartford County by complaint dated January 13, 1905, and returnable on the first Tuesday of February, 1905.

Title passed to the State May 11, 1905.

STATE OF CONNECTICUT

vs.

DANIEL J. DONOVAN ET AL.

Brought to the Superior Court for New Haven County by complaint dated January 13, 1905, and returnable on the first Tuesday of February, 1905.

Title passed to the State July 13, 1905.

STATE OF CONNECTICUT

vs.

ANDY SHAILER ET AL.

Arrearages adjusted and suit withdrawn.

STATE OF CONNECTICUT

vs.

JOHN R. BEAUMONT ET AL.

Brought to the Superior Court for Hartford County by

complaint dated February 7, 1905, and returnable on the first Tuesday of March, 1905.

Decree of foreclosure by sale, May 17, 1905.

STATE OF CONNECTICUT

vs.

ELLEN F. SHERMAN, ADM'R, ET AL.

Brought to the Court of Common Pleas for Hartford County by complaint dated October 20, 1905, and returnable to the first Tuesday of November, 1905.

Title passed to the State March 15, 1906.

STATE OF CONNECTICUT

vs.

HARRIETT FOX ET AL.

Brought to the Court of Common Pleas for Hartford County by complaint dated January 12, 1905, and returnable on the first Tuesday of February, 1905.

Title passed to the State May 2, 1905.

STATE OF CONNECTICUT

vs.

SAMUEL BENJAMIN ET AL.

Brought to the Superior Court for Hartford County by complaint dated February 16, 1904, and returnable on the first Tuesday of March, 1904.

Title passed to the State October 23, 1905.

STATE OF CONNECTICUT

vs.

ELIZABETH CRONIN ET AL.

Arrearages adjusted and suit withdrawn.

STATE OF CONNECTICUT

vs.

LEWIS W. ALLEN *ET AL.*

Arrearages adjusted and suit withdrawn.

STATE OF CONNECTICUT

vs.

ARTHUR H. MERRILL *ET AL.*

Foreclosure by sale. Title passed to Fanny W. Abbe October 13, 1906.

STATE OF CONNECTICUT

vs.

ISABELLA M. KINGHORN *ET AL.*

Brought to the Superior Court for Hartford County by complaint dated November 16, 1905, and returnable on the first Tuesday of December, 1905.

Title passed to the State March 8, 1906.

STATE OF CONNECTICUT

vs.

FRANCES L. KNAPP *ET AL.*

Brought to the Superior Court in and for Fairfield County by complaint dated March 19, 1906, and returnable on the first Tuesday of April, 1906.

Decree of sale issued June 22, 1906; property sold, and principal, interest, and costs (\$9,859.57) paid to the State October 5, 1906.

STATE OF CONNECTICUT

vs.

HENRIETTA K. WYNNE *ET AL.*

Brought to the Superior Court for New Haven County by complaint dated March 19, 1906, and returnable on the first Tuesday of April, 1906.

Title passed to State September 26, 1906.

STATE OF CONNECTICUT

vs.

CARRIE S. BUTLER *ET AL.*

Arrearages adjusted and suit withdrawn.

STATE OF CONNECTICUT

vs.

PATRICK SULLIVAN *ET AL.*

Brought to the Court of Common Pleas, Hartford County.
Judgment rendered December 14, 1906. Time limited for
redemption the second Monday of January, 1907.

ACTIONS OUTSIDE THE STATE OF CONNECTICUT, 1905-1906.

STATE vs. JOHN W. TAYLOR.

Foreclosure of mortgage. Authorized December 10, 1903.

Attorney, Wm. H. Phipps, Paulding, O.

Title of property passed to the State August 17, 1906.

STATE vs. J. C. H. ELDER.

Foreclosure of mortgage. Authorized April 29, 1904.

Attorneys, Sutphen & Sutphen, Defiance, O. Fee for services, \$50.

Claims adusted in full May 16, 1905.

STATE vs. S. C. BURKLEY *et al.*

Foreclosure of mortgages. Authorized September 26, 1904.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$60 (three suits).

Title of property passed to the State October 5, 1905.

STATE vs. MARGARET TAYLOR *et al.*

Foreclosure of mortgage. Authorized September 26, 1904.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$40.

Title of property passed to the State January 20, 1905.

STATE vs. JOHN C. BARBER *et al.*

Foreclosure of mortgage. Authorized October 26, 1904.

Attorney, W. H. Phipps, Paulding, O.

Case still pending.

STATE *vs.* LOUIS BAER.

Foreclosure of mortgage. Authorized October 26, 1904.

Claim adjusted without expense to the State February 1, 1905.

STATE *vs.* WM. A. DEHN.

Foreclosure of mortgage. Authorized April 8, 1905. Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$25.

Title of property passed to the State September 28, 1905.

STATE *vs.* THOS. MCGRATH.

Foreclosure of mortgage. Authorized May 12, 1905. Attorneys, Holbrook & Monsarrat, Toledo, O.

Claim adjusted and paid without expense February 19, 1906.

STATE *vs.* BENJAMIN STANLEY.

Foreclosure of mortgage. Authorized May 22, 1905. Attorney, Wm. H. Phipps, Paulding, O. Fee for services, \$26.

Claim paid in full December, 1905.

STATE *vs.* ALBERT C. CALLIN *et al.*

Foreclosure of mortgage. Authorized July 10, 1905. Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$25.

Title of property passed to the State September 13, 1905.

STATE *vs.* SARAH AND WILLIAM BRADLEY.

Foreclosure of mortgage. Authorized July 19, 1905. Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$25.

Claim paid in full June 2, 1906.

STATE *vs.* GEORGE H. JAY.

Foreclosure of mortgage. Authorized July 19, 1905. Attorneys, Holbrook & Monsarrat, Toledo, O.

Claim paid in full without expense to the State May 15, 1906.

STATE vs. MARGARET McCORMICK.

Foreclosure of mortgage. Authorized September 20, 1905.

Attorney, W. H. Phipps, Paulding, O. Fee for services, \$20.

Title of property passed to the State August 17, 1906.

STATE vs. OLLIE AND BRICE MCCOY.

Foreclosure of mortgage. Authorized September 20, 1905.

Attorney, Wm. H. Phipps, Paulding, O.

Case still pending.

STATE vs. WM. P. REID *et al.*

Foreclosure of mortgage. Authorized September 13, 1905.

Attorneys, Holbrook & Monsarrat, Toledo, O.

Claim paid in full October 17, 1905, without expense to the State.

STATE vs. WM. T. TAYLOR *et al.*

Foreclosure of mortgage. Authorized September 27, 1905.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$40.

Title of property passed to the State December 26, 1905.

STATE vs. WM. T. TAYLOR *et al.*

Foreclosure of mortgage. Authorized September 27, 1905.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$25.

Title of property passed to the State September, 1905.

STATE vs. WM. T. TAYLOR *et al.*

Foreclosure of mortgage. Authorized September 27, 1905.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$25.

Title of property passed to the State October 17, 1905.

STATE vs. ANNIE AND JOHN W. CHOWN.

Foreclosure of mortgage. Authorized November 15, 1905.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$15.

Claim paid in full August 4, 1906.

STATE vs. TRAMMEL B. PALMER.

Foreclosure of mortgage. Authorized April 14, 1906.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$40.

Title of property passed to the State June 21, 1906.

STATE vs. HATTIE A. CARROLL.

Foreclosure of mortgage. Authorized April 14, 1906.

Attorneys, Holbrook & Monsarrat, Toledo, O. Fee for services, \$35.

Claim paid in full October 10, 1906.

STATE vs. ROSE S. PETERS *et al.*

Foreclosure of mortgage. Authorized May 31, 1906.

Attorney, W. H. Phipps. Paulding. O. Fee for services, \$21.55.

Claim paid in full December 7, 1906.

STATE vs. GEO. AUER *et al.*

Foreclosure of mortgage. Authorized August 22, 1906.

Attorneys, Holbrook & Monsarrat, Toledo, O.

Case still pending.

STATE vs. EDGAR P. AND ANNA LACY.

Foreclosure of mortgage. Authorized May 31, 1906.

Case still pending.

OPINIONS.

CONNECTICUT STATE PRISON.

In re clerical expenses incurred by the board of directors of the
Connecticut State Prison.

HARTFORD, April 11, 1905.

TO HIS EXCELLENCY, THE GOVERNOR:

In response to your request for my written opinion as to whether the directors of the state prison are authorized by law to expend a reasonable sum for clerical expenses, I submit the following:

Section 4811 of the general statutes provides that there shall be paid to the directors of the state prison their necessary expenses. If, in the judgment of the state prison directors, clerical services are necessary in the proper performance of their duties as directors, then, in my opinion, the statute which I have quoted authorizes such reasonable expense.

The directors, within reasonable bounds, are authorized to determine what expenses are necessary in the proper performance of their duties. The amounts paid by them for clerical expenses, as submitted by you, do not seem to me to be an unreasonable exercise of the authority with which they are vested.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

APPOINTMENT OF TRUSTEES OF THE CONNECTICUT SCHOOL FOR BOYS

The phrase, "vicinity of the institution," construed, as used in section 2818 of the General Statutes, providing for the appointment of trustees of the Connecticut School for Boys.

HARTFORD, May 29, 1905.

TO THE COMMITTEE ON SENATE APPOINTMENTS:

Gentlemen: I have before me your request through the clerk of your committee for my opinion as to whether the city of New Haven is included within the term "vicinity of the institution" as used in section 2818 of the general statutes, in relation to the Connecticut School for Boys.

"SECTION 2818. Its government shall be vested in a board of twelve trustees, to be appointed by the senate, one from each county, and four from the vicinity of the institution. During each regular session of the general assembly, the senate shall appoint six trustees, who shall hold office for four years from the first day of July following their appointment. The governor may fill any vacancy which occurs when the general assembly is not in session, until its next regular session."

It is difficult, if not impossible, to draw a line which would mark the geographical boundary of "vicinity" as used in section 2818. The meaning of the word depends so largely on the connection in which it is used that it cannot be exactly translated into miles or distances.

While the dictionaries contain general definitions of the word, they afford little, if any, assistance in determining the exact question which you place before me. The decisions of the courts on the meaning of the word show that the term "vicinity" is not susceptible of any definite construction. I quote some decisions to illustrate this proposition:

"Vicinity means neighborhood and signifies nearness as opposed to remoteness. Whether a place is in the vicinity or neighborhood of another depends upon no arbitrary rule of dis-

tance or topography." *State vs. Meek*, 26 Wash., 405. *Langley vs. Barnstead*, 63 N. H., 246.

"The term 'vicinity' does not express any definite idea of distance." *Schmidt vs. Kansas City Distilling Co.*, 90 Mo., 284.

"The word 'vicinity' as used in a statute granting a gas company a right to manufacture gas for the purpose of lighting the streets and buildings in a certain town and its vicinity, applies only to the streets, avenues, alleys and public places adjoining the town, and does not embrace other places and territories constituting an independent municipal government. English's Law Dictionary defines 'vicinity' as adjacent; that which is near. Webster defines 'vicinity' as the quality or state of being near, or not remote; nearness; that which is adjacent to anything; neighborhood." *Borough of Madison vs. Morristown Gas Light Company*, 54 Atl., 439, 440. 65 N. J. Eq., 356.

To the same effect are *Mock vs. Muncie*, 9 Ind. App., 536, and *In re Hancock Street*, 18 Pa. St., 31.

You will thus see that any limitation on the term "vicinity" must depend on the particular context in which the word is used.

In the present instance the term used is "from the vicinity of the institution." In my opinion this expression materially narrows the construction from that which might have been possible had the limitation read "from the vicinity of Meriden." I am obliged to say to you that I do not think New Haven is within "the vicinity of the institution" as the term is used in the statute.

I am strengthened in this view by the fact that the appointments made under this part of the statute for many years (and I think ever since its enactment), have been from residents of Meriden, where the institution is located. This, to a certain extent, amounts to contemporaneous construction, and is entitled in a case of doubtful construction to some weight.

The court in one of the cases above cited used this language:

"Vicinity, when applied to a practical matter, might very readily cause disagreement in honest minds; for, in the matter

in hand, 'vicinity' is not a matter of eyesight only, but for the judgment also."

I suggest that the language just quoted applies with force to the use of the word in the statute in question. The uncertainty and indefiniteness which arises from the term "vicinity of the institution" would seem to furnish just occasion for legislation. Either another word susceptible of definite meaning might be used, or the term "vicinity of the institution" should be expressly defined by the statute.

In the event that you decide that the statute ought to be made clear by amendment I will, if you so desire, act with you in formulating such proposed amendment as you may deem necessary.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

CORPORATIONS.

HARTFORD, June 7, 1905.

To the Committee on Corporations:

The secretary of state, as a result of a prolonged investigation, has recently reported to me the following facts in relation to the returns of corporations:

Over 2,000 corporations, apparently extinct in all save name, have failed to make any returns.

One thousand two hundred and fifty-six corporations, embracing in that number some of the foremost business concerns in this state, and all of which are apparently existent in fact, have failed to make the returns required by law.

Of these 1,256 corporations 467 have filed no reports whatever; 462 have filed a report with the secretary of state, but have failed to file a copy in the office of the town clerk; and 327 have filed reports, as required by law, except that they were filed after the time limited by the statute.

Section 37 of chapter 194 of the public acts of 1903, containing the law on this subject, reads as follows:

"The president and treasurer of every corporation having capital

stock, except banks, trust companies, insurance and surety companies, railroads or street railway companies, express companies, building and loan associations, and investment companies, shall, annually, on or before the fifteenth day of February or August, make, sign, and swear to and file in the office of the secretary of the state a certificate setting forth as of the first day of January or July immediately preceding: (1) The name, residence, and post-office address of each of its officers and directors: (2) The amount of the outstanding capital stock which has not been paid for in full, with the amount due thereon: (3) The location of its principal office in this state, with the street and number, if any there be, and the name of the agent or person in charge thereof upon whom process against the corporation may be served. The secretary shall thereupon record such certificate in a book kept by him for that purpose, and shall furnish a certified copy of such certificate to the persons filing the same, who shall forthwith cause such certified copy to be recorded in the office of the town clerk of the town in which such corporation is located, and said town clerk shall record the same in a book kept by him for that purpose. On the fifteenth day of March and September the town clerks of the several towns shall report to the secretary of the state the names of all corporations whose annual returns have been filed for record during the preceding six months in accordance with the provisions of this section, and the secretary shall report to the attorney-general every six months, the names of all corporations which have failed to comply with the provisions of this section, and the attorney-general shall collect all forfeitures due under this section. Every corporation whose officers shall fail to comply with the requirements of this section shall forfeit to the state one hundred dollars for each failure."

In the case of the 2,000 corporations which exist only in name it would be an apparent waste of money to bring suits for recovery of the forfeitures. The state would be at the expense of officers' fees for service, and judgments against defendant corporations of this class would be practically worthless.

I suggest for your consideration the action of the general assembly in 1880, when, under somewhat analogous conditions, a law was enacted which legally extinguished some hundreds of corporations that for a long time had existed only in name. For the purpose of concretely presenting this phase of the subject I have prepared a draft of a statute, similar to that enacted in 1880 (Chap. 98 of the public acts of 1880), and which, as drawn, would be applicable to the corporations now under discussion.

In regard to the corporations which have filed returns, but not in full compliance with the statute:

The law imposing a forfeiture of \$100 has been in force since July 1, 1901. If, in the judgment of the general assembly, the apparent attempt on the part of these corporations

to comply with the law should free them from the forfeiture, such a result could be reached by validating their returns. To bring the matter fully before you I submit for your consideration a draft of a statute, which, in my opinion, would validate these otherwise illegal returns.

In relation to the 467 living corporations which have made no returns:

In the event that you should decide that the best results would be obtained by fixing a time within which these corporations may make returns, and in default of so making returns be subject to the penalty of annulment of their charter powers, I submit a draft of a proposed act which I think would accomplish that result.

Should you, however, believe that the suits should be prosecuted against these 467 delinquent corporations I would suggest that section 37 of chapter 194 of the public acts of 1903 be amended so as to more clearly define the method of procedure to be adopted.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

CONSTITUTIONAL LAW

A bill for an act which has passed both branches of the General Assembly, and is presented to the Governor while a motion to reconsider the action of one house is pending, is not "passed" within the meaning of that term as used in the Constitution; and the bill, although signed by the Governor, does not become a law.

HARTFORD, July 28, 1905.

HON. THEODORE BODENWEIN, SECRETARY OF STATE.

Sir:— You request me to advise you whether "Substitute for House Bill No. 252," entitled "An act amending an act concerning a tax on Savings Banks" should be included as a law in the official records of the acts passed by the general assembly at its recent session.

The first eight endorsements on the bill disclose, among other facts, that on June 6, 1905, the house rejected the bill; that the senate passed the bill on June 19; on June 20, the bill was again in the house and tabled for the calendar, and on June 22, the house asked for a committee of conference, which request was granted by the senate, June 27. The remaining endorsements on the bill are the following:

(Ninth Endorsement)

House of Representatives
July 19, 1905
Reconsidered and passed
Motion to reconsider — Motion
tabled.*

(The words, "motion to reconsider — motion tabled," appearing in the above endorsement were not on the bill when it was taken from the House and presented to the Governor, but were at that time in the form of memoranda made and kept by the clerk, for the purpose of making the Journal and completing the record, and were made part of this endorsement after the tenth endorsement had been affixed to the bill.)

(Tenth Endorsement)

Approved July 19, 1905,
HENRY ROBERTS,
Governor.

(Across all the words and date of the tenth endorsement lines of erasure have been drawn.)

(Eleventh Endorsement)

House of Representatives
July 19, 1905
Later, reconsidered and
indefinitely postponed

(The eleventh endorsement was made on the 20th of July from memoranda made by the clerk at the time of the action set forth in the endorsement.)

Article Three, section 9, of the constitution provides that each house shall keep a journal of its proceedings. House

Rule No. 8, orders the clerk to keep a journal of the house and to enter therein a record of each day's proceedings.

The memoranda of the clerk of the house, from which the journal of the house is made, embody the following facts:

During the forenoon session of July 19, 1905, the committee on conference reported on the bill, and the house voted to recede and concur with the senate in the passage of the bill. After recess, at about two o'clock in the afternoon, it was moved in the house to reconsider the action of the house in passing the bill. The motion to reconsider was tabled.

(At the time that this motion to reconsider was made and tabled the bill was in the hands of the speaker, *pro tem.* (Mr. Alcorn of Suffolk).)

The bill remained on the clerk's desk for some time after the motion to reconsider had been tabled. Later in the day, and before the general assembly had adjourned, it was physically transmitted to the governor in the following manner:

At the suggestion of the deputy secretary of state the clerk of engrossed bills went to the clerk of the house, where he was shortly after joined by the deputy secretary, for such bills as were ready for transmission to the governor. Four bills and resolutions, and among them the bill in question, passed from the clerk of the house to the clerk of engrossed bills. The latter handed them to the deputy secretary of state, and the deputy secretary placed them, including House Bill No. 252, in the hands of the governor, who, shortly afterwards, and before the house had taken any further action on it, approved the bill (tenth endorsement), and transmitted it so approved to the secretary of state.

Subsequently, and during the afternoon session of July 19, it was moved in the house to take the motion to reconsider from the table, and to reconsider the action of the house in passing the bill. The speaker announced that the bill was in the office of the governor. On verbal motion a committee was appointed by the house to recall the bill.

The committee found the bill in the office of the secretary of state, approved, as above set forth, took it to the governor, and informed him that the bill had been presented to him by mistake. The governor thereupon caused his approval to be

erased as above indicated. The committee then brought the bill into the house.

It was then moved to take from the table the motion to reconsider the bill. The motion prevailed. The action of the house in passing the bill was then reconsidered, and by vote of the house the bill was indefinitely postponed.

The journal of the house shows that on July 15th, the rule requiring the clerk of the house to hold all bills and resolutions one day for reconsideration was suspended for the remainder of the session of 1905.

Section 36 of the general statutes directs the engrossing clerk to transmit engrossed bills to the secretary of state so that the latter may present them to the governor. Section 40, applying to "Substitute for House Bill No. 252," as it was not engrossed, reads as follows:

"All bills for acts, and resolutions, which shall hereafter be passed by the two houses of the general assembly, but which shall not have been engrossed prior to the final adjournment thereof, shall be transmitted to the governor for his approval; and, if approved by him, he shall sign the same, endorsing his approval thereon, and transmit the same to the secretary; and the secretary shall thereafter engross the said bills, under the direction of the engrossing committee, and, when so engrossed, they shall receive the signatures of the presiding officers of the two houses, the clerks and the governor, in the manner provided by law; and such bills so passed, signed, and approved, shall, from and after their said approval, have the same force and validity as all other laws of this state."

I think it ought to be stated that there is no question that every act of the clerk of engrossed bills, the clerk of the house, and the deputy secretary, relating to the bill, as above detailed, was done in good faith, in what they believed to be the honest discharge of duty, and with the purpose of legally and properly forwarding the business of the general assembly; and that the act of the clerk of the house in parting with the physical possession of the bill was an accident, occurring probably by reason of the press of business incident to the closing day of every general assembly.

The above statement includes all the material facts.

Article Fourth, section 12, of our constitution ordains that "every bill which shall have passed both houses of the general assembly shall be presented to the governor. If he approves he shall sign and transmit it to the secretary * * *."

This language embraces the completed process of the enactment of a law. When the steps there outlined have been taken a bill has become a law. Once a bill has become a law, in the manner provided by the constitution, it is unnecessary to say that the law so enacted cannot be affected by any subsequent action on the part of the governor and one branch of the general assembly.

It is not necessary to determine whether the executive after approving a bill can withdraw that approval before it passes from his custody, for in this case it had been transmitted from his custody to that of the secretary of state, as provided by section 12, of article fourth, of the constitution. So far as lay within the governor's power the bill had become a law, and the subsequent erasure of his approval was of no effect.

It seems hardly open to argument that the committee of recall was not endowed with any more power to regain the physical custody of the bill than would a messenger of the house acting under a vote of that body. The joint rules provide the method of recalling a bill. This method was not followed. The house evidently considered the bill as accidentally out of its physical custody, and adopted what, to it, seemed to be the most feasible method of regaining that custody.

Neither can there be any doubt that the subsequent action of the house in reconsidering and indefinitely postponing the bill was utterly nugatory, provided the bill was legally and properly before the governor when he approved it. If, however, the bill was not legally and properly before the governor when he approved it, then this action of the house becomes of great importance. In short, if the bill ever became a law, it is still a law. Whether it ever became a law depends, in my opinion, on the legal right of the house to the custody of the bill at the time that the bill was taken from the house, as set forth in the above statement of facts, for pre-

sentation to the governor. If the house was entitled to the possession of the bill at that time, then no other official could be rightfully entitled to it, until the house had relinquished its possession.

From the acts of the house in moving to reconsider its favorable action in passing the bill, voting to lay the motion on the table, and subsequently taking from the table the motion to reconsider, it is reasonably apparent that the house did not intend to treat as final its favorable action on the bill. It can hardly be claimed that the bill went from the house to the governor with either the acquiescence or knowledge of the house. If under these conditions the bill legally passed out of the custody of the house it must have so passed by reason of the existence of some parliamentary rule, having the force of law.

As to the effect of a vote to table a motion to reconsider, Cushing's Law and Practice of Legislative Assemblies, Section 1449, holds:

"The motion to *lay on the table* is a subsidiary motion, which supersedes and disposes of the motion to which it is applied for the time being. It may specify the time, or be expressed in general terms. In the former case if the motion prevails, the subject of it is disposed of for the time specified; in the latter for the day only on which the order was made. This motion is proper when the assembly has something else before it which claims its present attention, but is willing to reserve to itself the power of proceeding to consider the subject at a more convenient opportunity. In general, whatever adheres to the subject of this motion goes on the table with it, as, for example, where a motion to amend is ordered to lie on the table, the subject which it is proposed to amend goes there with it. But this rule does not apply to propositions which are independent of the motion laid on the table, though connected with it; thus, where a motion to amend the journal, or the question on the reception of a petition, or a motion to reconsider a vote by which a bill has been passed through one of its stages, or an appeal from the decision of the presiding officer on a question of order, is laid on the table, neither the journal, nor the petition, nor the bill, nor the question of order, goes on the table with the motion to amend, or to reconsider, or the appeal; the journal stands as if no motion to correct it had been made; *the bill may pass through its remaining*

stages; the petition is not thereby received; and the decision of the presiding officer stands as the decision of the House. According to the practice of legislative assemblies in this country, a motion laid on the table may be proceeded with at any time, even on the same day on which the order is made."

The language of this section, above quoted, applied to House Bill No. 252, would strongly indicate that there was nothing in the tabling of the motion to reconsider, which would hold the bill in the house; for despite the existence of the vote to table, it says that the bill "may pass through its remaining stages." The text of section 1449 is, however, sustained by references only to rulings in the United States House of Representatives, and is not supported by any other references. It may, and I think ought to, be conceded that, if the rule which prevails on this precise subject in congress also prevailed in the Connecticut general assembly, there would be little if any force in the claim that the bill was held in the House by the motions in question.

There are strong reasons for believing that this congressional rule or custom is peculiar to congress, and does not prevail in our general assembly. On this point I quote from Reed's Parliamentary Rules, Sections 115 and 206:

115. EFFECT OF MOTION IN THE HOUSE OF REPRESENTATIVES. The motion to lay upon the table in the United States House of Representatives defeats the proposition. It is never taken up again. *This differs from the custom of all other assemblies and leads to other modifications.* For instance, laying on the table a motion to reconsider does not carry with it the original question, but is equivalent to a refusal to reconsider.

206. PRACTICE IN THE HOUSE OF REPRESENTATIVES. In the United States House the motion to reconsider is limited by rule to the same or succeeding day. Such also seems the general rule in State legislatures. In order to practically nullify the rule in great measure, a custom has sprung up in the United States House for the promoter of the bill to move a reconsideration, and then at once to move to lay his own motion on the table. If the latter motion is agreed to, under the customs of the House the motion to reconsider is defeated, for nothing is ever taken off the table of the House save by unanimous consent.

The following language quoted from a ruling made by Hon. Thomas B. Reed, when Speaker of the House, shows the status of a bill pending a motion to reconsider (Hind's Parliamentary Precedents, page 630, Section 1194) :

"Under our parliamentary system neither a bill nor an amendment is passed or adopted until the motion to reconsider is disposed of. The speaker is not allowed to sign a bill during the pendency of a motion to reconsider. Consequently it still remains an inchoate affair."

Now the House at Washington, by tabling the motion to reconsider would, according to its rule and custom, absolutely dispose of the motion to reconsider. This according to section 115 of Reed's Parliamentary Law, "*differs from the custom of all other assemblies.*" It would seem to follow that, in all other assemblies, where that rule or custom does not prevail, a bill has not been passed until the motion to reconsider has been disposed of according to the rules or custom of such assemblies. Until such disposal of the motion to reconsider, it remains, in the words of Speaker Reed, an "inchoate affair."

Under the title "Parliamentary Practice and Precedents," on page 132 of the Connecticut State Register for 1905, this statement is made in relation to this subject :

"The Washington practice of clinching a vote upon a bill by making a motion to reconsider, and then laying that motion upon the table does not obtain in Connecticut. It was attempted in 1861 and resulted in failure. To permit such a thing to be done would violate the common-sense rules permitting reconsideration within two days in the House and three days in the Senate, and would enable a temporary majority to obtain an unfair advantage."

The practice of the Connecticut House of representatives in this matter manifestly differs from the practice of the United States House of representatives. In the latter body if a motion to reconsider is tabled it clinches the passage of the bill, because then the motion, once tabled, cannot be taken from the table without unanimous consent. Under such a rule there is no reason why the motion to reconsider, being tabled,

should hold the bill. In the Connecticut House of representatives a motion to reconsider once laid on the table may be taken from the table without unanimous consent, but by a prevailing vote. Here, the purpose of laying on the table the motion to reconsider may be to permit the house, if it sees fit, to reconsider, at some appropriate time, its previous action, and not to clinch the vote that it is proposed ostensibly to consider. It would seem, therefore, that, under the rule of legislative bodies other than congress, as House bill No. 252 was in the possession of the house at the time the motion to reconsider its passage was made and tabled, the house was entitled to its continued possession until some disposition had been made of those motions.

In addition to the above it must be remembered that, although House rule 37, in relation to holding measures for reconsideration, had been suspended, the general parliamentary rule relating to reconsideration was in force in the house on July 19. The general rule is thus stated in Reed's Manual, in section 205:

"A motion to reconsider must be made on the day on which the motion sought to be revised was had, and before any action has been taken by the assembly in consequence of it. It can be entered even while a member has the floor, and can be acted on another day. It cannot be withdrawn except on the day it was made, except by consent of the assembly. If withdrawn on the day made, anyone can renew it. *It has been laid down by very good authority that motions to reconsider can be made any time during the session, that is, during the whole period for which the assembly sits. But this would lead to such abuse and so many bad practices, that modern opinion has become settled as stated above.* Even with this limitation the practice of reconsideration has led to much waste of time."

Under this rule, the house had, during the remainder of the session day of July 19, the right to reconsider the bill, unless it in some way lost that right. If, under the rule and custom of the Connecticut house, and indeed, as Mr. Reed says, of all legislative assemblies other than congress, the laying of a motion to reconsider on the table does not determine final action on the motion to reconsider, then something remained

to be done before the final action of the house on the bill was determined.

In view of all the facts I am not satisfied that at the time the bill was taken to the governor the house had finally acted on the bill to the extent of passing it within the meaning of that term as used in the constitution. Under the congressional rule the bill would have properly gone to the governor. Under the rule of legislative bodies, other than congress, the motions relating to reconsideration must be disposed of,—either by final adjournment without action,—in which case the bill would have been passed; by action on the part of the house in refusing to reconsider; or by action of the nature which the house took. Until some action had been taken divesting the house of its legal right to the custody of the bill, the bill, in my opinion, could not be legally presented to the governor for approval, nor would the approval of a bill, presented under such conditions, be of force and effect.

The constitution, as well as the statutes, impose on the secretary of state the duty of recording the acts of the general assembly. In determining whether an alleged act is, in reality, a law, the power of the secretary of state is exceedingly limited. Certain evidence which would be properly before a court, in determining whether a bill has become a law, cannot be considered by the secretary of state in determining his duty.

Whether House bill No. 252 has become a law is a question of great importance both to the State, and of equal moment to institutions which are intimately connected with the well-being of the people of our State. Because of the importance of the measure it seemed to me advisable to consider the question of its validity in the light of all the facts attendant on its alleged passage and approval. For the single purpose of advising you in relation to your duty in recording the acts of the general assembly many of the facts set forth in this opinion could not be considered. In other words, had the secretary of state retained possession of House bill No. 252 after it had been transmitted to him by the governor, bearing as the bill then did endorsements clearly indicating that it

had become a law,— the question as to your duty to record it as an act would present aspects radically differing from those which now present themselves by reason of the endorsements which now appear on the bill, and which indicate that the bill did not become a law. As to what would have been your duty had you retained possession of the bill, it is not necessary to consider. In view of the endorsements which now appear on the bill, together with such other facts as may be properly considered in this connection, I advise you that, in my opinion, it is not your duty to record House bill No. 252 as a public act.

To record a bill as an act in the manner prescribed by section 106 of the general statutes "creates a source of evidence" that the bill has become an act, which evidence is ordinarily conclusive. The authorities on this point are numerous; among them *Eld vs. Gorham*, 20 Conn., 6, and *Field vs. Clark*, 143 U. S., 650,— which latter case cites and comments on most of the authorities.

On the converse proposition,— that if a bill has actually become a law when measured by the constitutional requirements, its omission from the volume in which the laws are recorded is not conclusive,— on this proposition, it is necessary to cite only the *State vs. South Norwalk*, 77 Conn., 264, where the Supreme Court says:

"General Statutes, Section 106, provides that after the rising of each General Assembly, the Secretary of the State shall cause all the engrossed bills which shall have become laws to be bound in one volume, which shall be the official records of the Acts passed by that assembly. We take judicial notice that the joint resolution now in question is not contained in the volume so bound up, of the laws passed in 1903. This, however, is not conclusive upon the parties to this proceeding. The statute simply creates a source of evidence. The evidence which is thus furnished is in ordinary cases conclusive. *Eld vs. Gorham*, 20 Conn., 8, 16. But in a controversy to which the State is a party, and in which the issue is whether, by force of an express provision of the Constitution, on the admitted facts, a certain bill passed by the general assembly became a law though it is not to be found in the bound volume in the Secretary's office, the rule of decision must be the Constitution, rather than the statute under which that volume is made a public record. Had the bill in question become a law by

force of the Constitution, and then been inadvertently or improperly omitted from the volume, the State, by writ of mandamus, could have compelled the Secretary to alter his record so as to include it. The State can also, by *quo warranto* proceedings, put the ultimate facts before its courts and ask them to decide the fundamental question, whether the Constitution, by its self-executing declaration, made the bill a law."

It is useless to attempt to minimize the doubt surrounding and attaching to this bill. To authoritatively determine this doubt, and to affix the stamp of validity or invalidity to the bill, is solely within the province of the courts. By virtue of the statute creating the office of attorney-general, his opinion should control the secretary of state in the matter of recording the bill, but his opinion cannot in any way determine the validity of the bill, so far as the rights of parties, under its provisions, are affected.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

METHOD OF VOTING.

Chapter 174, of the Public Acts of 1905, provides that the vote on free text-books shall be by open ballot.

HARTFORD, September 18, 1905.

HON. THEODORE BODENWEIN, SECRETARY OF STATE.

My dear Sir:—In reply to your communication asking to be advised as to your duty, as secretary of state, in the matter of furnishing envelopes for the vote to be taken on "Free Text Books," under the provisions of chapter 174 of the Public Acts of 1905:

Chapter 174 reads as follows:

"Every town which has not heretofore directed its school visitors, town school committee, or board of education to purchase at the expense of the town, the text-books and other

school supplies used in the public schools of said town shall, at its annual town meeting in 1905, vote by ballot to determine whether the said school officers shall purchase text-books and supplies under the provisions of section 2135 of the general statutes. At the said annual town meeting in 1905, the selectmen shall provide a ballot box plainly marked 'free text-books,' and in towns divided into wards or voting districts, for annual town meetings, a ballot box marked as aforesaid shall be provided at each of such wards or voting districts. Those electors who are in favor of directing the said school officers to purchase text-books and supplies under the provisions of said section 2135 shall deposit in said ballot box a ballot with the words 'free text-books yes' written or printed thereon, and those who are opposed shall deposit a ballot with the words "free text-books no" written or printed thereon. The ballots cast shall be examined, sorted and counted, and the result declared, in the manner provided by law, and if a majority of the ballots so given in have the words 'free text-books yes' said school officers shall purchase such text-books and supplies under the provisions of said section 2135."

The act does not declare that the vote shall be by secret ballot. Unless there is some provision of law aside from the act indicating that the vote should be by secret ballot, it would seem reasonably clear that a secret ballot was not contemplated.

There is no statute directly affecting this question, unless it is section 1649 of the general statutes, which provides that "one vote for or against any educational purpose under the special laws of this state" may be placed in the envelope with certain other ballots.

In my opinion this provision of section 1649 does not control the vote to be taken under this act. Even if it be admitted that the vote to be cast will be for or against an "educational purpose," it can hardly be claimed that it meets the other requirement of what is above quoted from section 1649.

It will be observed that, at the annual town meetings, where this vote is to be taken, the selectmen are ordered by the Act to provide "ballot boxes, plainly marked 'free text-books'", in which the ballots on this question, shall be deposited.

That a separate ballot box must be provided to be used exclusively for these ballots is clearly the meaning of this language. If that is so, then section 1649, above quoted, could not apply to this act, because under section 1649 no separate ballot box would be required as the ballots would be enclosed in the envelopes with those for town officers.

In my opinion the vote contemplated by chapter 174, of the public acts of 1905, in relation to free text-books, is a vote by open ballot.

I therefore advise you that it is not your duty to furnish envelopes.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

THE CORRUPT PRACTICES ACT

The term, "candidate," defined as including only such as are voted for at the election.

HARTFORD, Sept. 19, 1905.

HON. THEODORE BODENWEIN, SECRETARY OF STATE,

Hartford, Conn.

Dear Sir: The attorney-general, under the provisions of section 146 of the general statutes, has handed to me your communication of the 11th instant with the request that I answer the inquiries therein submitted by you.

I have, therefore, the honor of giving you the following as my opinion upon the legal construction of the provisions of the corrupt practice act passed by the last general assembly with reference to the question submitted.

Your inquiry is made, I understand, under the provisions of section 9 of said act, which provides that "the secretary of state shall, at the expense of the state, provide every town clerk with blank forms suitable for such statements." "Such state-

ments" refer to the statements to be made by candidates for office under the provisions of sections 7 and 8 preceding.

You desire to know who are to be deemed "candidates" within the provisions of this act, and especially with reference to the forms which are to be furnished by your office to the town clerks.

The purpose and scope of the act as stated in section 1 are very comprehensive, and the prohibitions are directed to every step in the political procedure from the preparations for the party caucus and the preliminary election of delegates down to the public election of candidates to public office.

Section 1 provides:

"The provisions of this act shall apply to the elections of all officers for whom ballots shall be cast pursuant to the provisions of chapter one hundred and four of the general statutes as amended, and to the elections of all officers to be voted for by the general assembly, by the board of aldermen or common council of any city, and by the warden and burgesses of any borough, to all caucuses and primary elections preliminary to any such other elections, *and to all candidates to be voted for at such elections, caucuses and primary elections.*"

The general provisions of this act of 1905 in their prohibitions reach all candidates to be voted for at caucuses and primary elections.

The provisions, however, of section 7 providing for sworn statements by candidates are not so comprehensive and do not reach candidates at caucuses and primary elections.

Sworn statements are required under the provisions of section 7 from every candidate for a public office, its provisions being as follows:

"Every candidate for public office, including candidates for the office of senator of the United States, shall within fifteen days after the election at which he was a candidate, file with the secretary of the state if a candidate for senator of the United States, representative in congress, or for any state, county, of probate office, state senator or representative in the general assembly, but with the town clerk of the town in which he resides if he was a candidate for a town, city, ward, borough or school district office, an itemized sworn statement setting forth in detail all the moneys contributed, expended or prom-

ised by him to aid and promote his nomination or election, or both, as the case may be," etc.

These statements are required only from candidates for public office.

They, therefore, do not reach the caucus or primary election. A candidate for the position of delegate to a convention is not a candidate for public office, and such candidates, therefore, are not comprised within the provisions of section 7, notwithstanding the general declaration of the scope of the act as contained in section 1. Section 7 is a criminal statute and must be strictly construed. Its provisions are clear and definite and cannot be enlarged or extended by reference to the general scope of the act or the intention of the legislature in passing it.

No one can be fined for a failure to file such a statement unless he comes clearly within the provisions of this section.

Section 7 further provides that at the end of fifteen days after any such election the secretary of state or the town clerk shall notify the proper prosecuting officer of any failure to file such a statement on the part of any candidate.

But the secretary of state and the town clerk will only have official knowledge of those persons who were candidates for the public office. They will have no official knowledge of the persons who were candidates at the caucuses or primary elections, and, therefore, the candidates of whom the secretary of state is to take knowledge are the candidates at the official election and not at the primary election.

Statements being requested only from such candidates, it is clearly only the duty of the secretary of the state under section 9 to provide a sufficient number of blanks for the town clerks, measured by the number of candidates who are to be voted for at the public election.

Yours very truly,

CHARLES E. GROSS.

CONDUCT OF ELECTIONS

In re duties of the Secretary of State in a special congressional election held on the day of the annual town meetings.

HON. THEODORE BODENWEIN, SECRETARY OF STATE.

My dear Sir:—The following communication from you bearing the date September 18, 1905, is before me:

“HARTFORD, Sept. 18, 1905.

ATTORNEY-GENERAL KING,

Hartford, Conn.

Dear Sir:—Will you give me your opinion as to whether in the case of the special election for congressman in the 3d District, called to be held on the same date as the town election, it will be necessary for me as secretary of state, to furnish separate official envelopes, as well as official envelopes, for the town election?

Also if it will be permissible for me in such case to furnish official envelopes of one color for the congressional election, and envelopes of a different color for the town election?

These questions are submitted to me by the respective chairmen of the Republican and Democratic state committees and I submit them to you.

Respectfully,
THEODORE BODENWEIN,
Secretary.”

Your first question resolves itself into this: May an elector in the third congressional district election place his ballot for representative in congress in the envelope with his ballot for town officers, and thus deposit the ballot for such representative and for town officers at the same time and in the same ballot box?

Section 1649 of the general statutes provides that the elector may place his ballot for representative in congress and for town officers in the same envelope if such representative and town officers are voted for at “*one and the same election.*”

If the meetings of electors in the third congressional district to choose a representative in congress constitute “one and

the same election" with the annual town meetings for the election of town officers, then the ballot for congressman and that for town officers may be placed in one envelope. If they do not constitute "one and the same election," the ballot for the representative in congress should be placed in an envelope by itself, which envelope should not contain the ballot for town officers.

In my opinion the meetings of electors, called by the governor pursuant to section 1687 of the general statutes do not constitute "one and the same election" with the annual town meetings for the election of town officers, although the meetings for both purposes are warned for the same day,—the first Monday of October, 1905. I am forced to that conclusion by the following reasons:

Section 1687 of the general statutes authorizing the congressional election in the third district is as follows:

"When any vacancy shall happen in the office of representative in congress from any district, or at large, in this state, the governor shall issue writs of election, directed to those officials whose duty it shall be to warn electors' meetings in the vacant district, or in the state at large, as the case may be, ordering an election to be held, on a day named, to fill such vacancy, and cause them to be conveyed to the sheriffs of the counties composing such district, or in case of the representative at large to the several sheriffs in the state, who shall forthwith transmit them to said officials, who on receiving said writs, shall warn electors' meetings to be held on the day appointed therein, in the same manner as biennial electors' meetings are warned; which meetings shall be organized, conducted and proceeded with as biennial electors' meetings, and said ballots shall be counted, and the vote declared, certified, directed, deposited, returned, and transmitted in the same manner as at the biennial electors' meeting."

The warnings of what may be hereinafter termed the congressional election must, under section 1637 of the general statutes, be issued by the town clerk or his assistant. Section 1795 provides that the warning for what we will hereafter term the town elections shall be issued by the selectmen, except when otherwise specially provided. The warnings of

the two meetings thus issue from different sources, and for different meetings, which in a legal sense are in no way connected with each other.

The hour when the ballot boxes for the congressional election shall close is fixed by statute at five o'clock in the afternoon, unless closed at an earlier hour under authority of a "special enactment of the general assembly," sec. 1646, general statutes. The hour for closing the ballot boxes at town elections varies as the votes of the respective towns may determine.

Section 1815 provides that the ballot boxes for the reception of votes for town officers at town elections shall be kept open not less than five hours. By virtue of votes, duly passed, some towns in the third congressional district close the ballot boxes at town elections for town officers at two o'clock in the afternoon. Yet in those same towns, under section 1646, the ballot boxes in the congressional election must be kept open until five o'clock.

Elections called by different authorities, for different purposes, and differing so radically in the hours of holding them cannot, in contemplation of law, be "one and the same election."

The places of holding the congressional election are not, as fixed by law, in all towns the same as the places fixed by law for holding the town election. Sections 1637 and 1687 of the general statutes provide for the places of holding this special congressional election. Under the provisions of section 1637 an electors' meeting for the election of a congressman must be held in every voting district, in a town divided into voting districts for biennial elections. Thus, if a town in the third congressional district is divided into voting districts for biennial elections, a congressional election must be held in each of these voting districts on the first Monday of October, 1905, and ballot boxes must be provided in each of said voting districts. For, while under section 1637 selectmen of a town divided into voting districts have the power to change the place of holding the election within a voting district, they have not, in my opinion, the power to change the place of voting from one district into another.

Now section 1592 of the general statutes names several towns in the third congressional district which, for electors' meetings, have been divided into voting districts; "and, where so declared by law," for town meetings. But where a town has not been divided by law into voting districts for town elections, but only for biennial elections, the town officers are not elected in voting districts, but are elected at one general town meeting, held at one place. Take, by way of illustration, a town divided into two voting districts for biennial elections, but which is not so divided for town elections, which holds its annual town meeting in the first voting district for the election of officers. Those electors residing in the second voting district can legally vote for a representative in congress only in that district and in no other. They have, however, the right to vote for town officers in the first voting district. Only the electors resident in the first voting district can legally vote in that district for the congressman.

This, of necessity, renders it impossible for an elector resident in the second voting district to place his ballot for congressman in the envelope with that for town officers which he casts in the first district, at the general town meeting. The difficulty arises from the fact that the two elections are not "one and the same elections," and in conducting them they should be kept distinct and separate.

That is, every voting place where ballots are to be cast for representative in congress should have a separate ballot-box for the reception of ballots for such representative. The envelope for the congressional ballot must contain nothing except that ballot. There should be also separate election machinery, envelope booth, checkers, moderator, and other officials precisely as though there was no town election in progress.

In towns in which there are no voting districts the two elections may, of course, be conducted in the same building, but to comply with the law they must be kept distinct from one another, as above stated. In towns divided into voting districts for biennial elections, but not for town elections, the election for congressman in the voting district where the town meet-

ing is held may be conducted for that voting district at the same place as is the town meeting, but it should be conducted as a separate election.

To summarize: The congressional election and the town election are not one and the same election, as referred to in section 1649. They are absolutely distinct and separate.

As to your right to furnish envelopes of uniform color for the congressional election, but differing in color from those furnished for the town elections:

In my opinion you have that right, and I so advise you; but as to whether the exigencies of the situation necessitate the exercise of that right I express no opinion. Section 1634 of the general statutes permits nothing to be printed on the official envelope except "a facsimile of the seal of the state and the date of the election." It will, therefore, not be possible to indicate on the envelope itself at which election the respectively colored envelope is to be used.

As these questions in relation to the congressional election were submitted to you by the respective chairmen of the Democratic and Republican state committees, I deemed it proper to have Charles E. Gross, Esq., of Hartford, act with me in preparing this opinion. He has so acted, and I am authorized to state that he concurs in this opinion on all points.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

RIGHT OF WOMEN TO VOTE ON "FREE TEXT-BOOKS."

The term "electors," as used in Chapter 174 of the Public Acts of 1905, does not exclude women voters.

HARTFORD, Sept. 28, 1905.

HON. THEODORE BODENWEIN, SECRETARY OF STATE,
Hartford, Conn.

My dear Sir: In response to your communication of Sept. 26th reading as follows:

"HON. WILLIAM A. KING,
" *Attorney-General.*

" *Dear Sir:*

"An inquiry has come to this office regarding the right of women to vote on the question of 'Free Text-Books,' and we herewith submit the question to you. Have women the legal right to cast a ballot on this question?

"Very truly yours,

"THEODORE BODENWEIN,

" *Secretary.*

"by R. J. Dwyer."

To determine the question embodied in your communication is not within either the duties or the power of the secretary of state. In a legal sense, it is utterly foreign to the duties of your office.

Neither has the attorney-general any power to determine the question. The duties of his office are defined in section 146 of the general statutes. Included in those duties is that of advising state officers and officials of the state. So long as he acts within the line of his statutory duties his acts are official. Should he attempt to advise moderators of town meetings, either directly or through the medium of a state official, his acts would not be official, and he would be exceeding his powers.

The question which you place before me must, in the first instance, be decided by the moderator of the town meeting.

When a woman voter offers her ballot, for or against free text-books, it is the duty of the moderator to determine whether such woman voter has the right to cast her ballot. But the attorney-general is absolutely destitute of power to officially advise either the voter, as to her rights, or the moderator, as to his duties. Neither would, in the slightest degree, be bound by his advice or opinion, because the matter is entirely outside of the statutory powers of the attorney-general.

It is manifest, however, that great uncertainty exists throughout the state in relation to the act providing that a vote shall be taken on free text-books. This office, as well as that of the secretary of state, has received many communications presenting the question which you submit. Under these circumstances it may not be improper to call public attention to the language of the act, as well as to the statutes conferring on women the privilege of voting.

That part of the act, (chapter 174 of the acts of 1905), which refers to the casting of ballots on this question, uses this language:

"Those electors who are in favor of directing the school officer to purchase text-books and supplies under the provisions of said section 2135 shall deposit in said ballot box a ballot with the words 'free text-books yes' written or printed thereon, and those who are opposed shall deposit a ballot with the words 'free text-books no' written or printed thereon. The ballots cast shall be examined, sorted, and counted, and the result declared, in the manner provided by law, and if a majority of the ballots so given in have the words 'free text-books yes' said school visitor shall purchase such text-books and supplies under the provisions of said section 2135."

This language, construed strictly by itself, would strongly indicate that no one but an "elector" could cast a ballot on the free text-book question. Women are not "electors," although the statutes confer on them a limited right to vote. Our constitution limits the privilege of becoming an "elector" to "male citizens" (Art. 6th, sec. 2; art. 8th and art. 23d of amendments). Section 1593 of the general statutes makes the same limitation. While this provision exists in our con-

stitution a woman cannot become an "elector," within the constitutional meaning of the word, nor within the statutory meaning, as strictly and legally applied. It is, therefore, self-evident that if the moderator of a town meeting adopts as his construction of the act that none but "electors" can cast a ballot, he must, as a necessary result of such construction, refuse to allow the ballot of a woman voter to be deposited in the ballot box.

It is useless to deny that there is great force in the proposition that the act provides for voting by "electors," that women are not "electors," and that women, therefore, cannot vote under the provisions of this act. Considered by itself, this position would seem to be impregnable. It should be remembered, however, that such a construction of chapter 174 of the acts of 1905 would to some extent deprive women voters of the right to vote on "any question relating to education or to schools," conferred on them by section 1629; for the phrase, "any question relating to education or to schools," would, I think, fairly include the question of free text-books.

Stated in another way, to hold that, by the use of the word "electors," the act excludes a woman voter from participating in the vote on free text-books, would be equivalent to repealing in part the statute which confers on such voter her limited right of suffrage.

This right or privilege of voting, however limited, when once conferred by the law, is carefully guarded. It will not be held to be destroyed, in whole or in part, unless the language of the statute so destroying it is clear, unmistakable, and susceptible of no other reasonable construction. I do not think that the language of this act clearly repeals the provisions of section 1629, so far as voting on free text-books is concerned. The whole object and purpose of the act is to *compel* towns to vote on that question, instead of *permitting* them to vote on it, if they saw fit, under the provisions of section 2135. This act says to the town, you *shall* decide this question, while section 2135 said, you *may* decide it. The question submitted to the people is substantially the same in each case. Yet, in the vote provided for in section 2135, women voters were entitled

to participate. If they were not to be allowed to participate in the vote ordered by the act of 1905, the general assembly would have said so, either in unmistakable language, or by some reference to section 1629, which gives women voters the right to vote on "any question relating to education or to schools." The taking away of this right would hardly have been left as a matter of inference from the use of the word "electors," while the statute conferring that right was not referred to and remained in apparently full force.

On a point analogous to this our supreme court, in *Midletown vs. R. R. Co.*, 62 Conn., 498, says:

"Repeals by implication are not favored, and the repugnancy between two statutes must be very clear to warrant a court in holding that the latter in time repeals the other when it does not in terms purport to do so. *Cooley's Constitutional Limitations*, 1821; *Endlich's Interpretation of Statutes*, sec. 210; *Hartford Bridge Co. vs. East Hartford*, 16 Conn., 175. If both statutes can be reconciled they must stand and have a concurrent operation."

There may be some conflict, real or apparent, between different parts of chapter 174 of the acts of 1905, and also between some parts of the act and other statutes. It is hardly debatable that the act, read by itself, permits of a construction that would exclude women voters. Read in connection with other statutes I do not think that it so clearly repeals them by implication as to exclude women voters; and I am of the opinion that, by virtue of the statute conferring on such voters the right to vote on any question "relating to education or to schools," women voters are entitled to vote on the question of free text-books and supplies at the coming annual town meetings.

I take occasion to again say that this opinion is called forth by the conditions and circumstances above adverted to; that the attorney-general has no power to advise the moderator of a town meeting; and that no moderator is, in any way, bound to accept either the advice or opinion of the attorney-general on this question.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

DUTIES OF THE STATE BOARD OF VETERINARY
REGISTRATION AND EXAMINATION.

HARTFORD, October 6, 1905.

MR. B. K. DOW, SECRETARY OF THE BOARD OF VETERINARY
REGISTRATION AND EXAMINATION.

My dear Sir:— I am in receipt of your communication of Oct. 5th reading as follows:

"The State Board of Veterinary Registration and Examination desire information on the following questions:

"Can the Board refuse registration and license to a person when the Board is satisfied such applicant is not legally entitled to same without first giving said applicant a hearing on his application?

"Can registration and license be refused when the Board is satisfied the applicant has not correctly stated the facts in his application, which he has sworn to be the facts, or must the applicant be given a hearing before the Board can legally refuse such license and registration?

"Is there a penalty for a person taking a false oath, as above stated, in making his application for registration? If so, what is the penalty? I enclose copy of blank on which applications are made, for your examination.

"Can registration and license be legally refused by the Board under section 5, chapter 183, laws of 1905, when the application is made prior to October first, 1905, and the applicant has previously been convicted of a crime and served a sentence in jail for such crime? E.g., Applicant convicted of forgery, and served one and one-half years in State's prison.

"Can any application be legally refused registration and license without the Board first giving the applicant the opportunity for a hearing on such application?"

Sections 2 to 5, inclusive, of chapter 183 of the public acts of 1905 provide for the granting of licenses to practice veterinary medicine, etc.

To a person actually engaged in the practice of veterinary medicine in this state on the 29th day of June, 1905, a license should be granted without examination, provided, that application is made, as set forth in section 2, on or before the first day of October, 1905.

The statute does not provide that any application for a license shall be verified by oath, although I observe that the form of application prescribed by you has attached to it an oath of verification. That part of section 5 which authorizes the Board to refuse a license to a person who has been convicted of a felony does not apply to persons engaged in the practice of veterinary medicine on the 29th day of June, 1905, in this state, and who have made application on or before the first day of October, 1905.

It is the duty of the Board to accept as true the statements made in the application, unless it has reasonable ground to believe that such statements are untrue, in which event it would be the duty of the Board to grant to the person making the application a hearing. If at such hearing it was found that the material facts set forth in the application were not true the Board would be warranted in refusing to grant the license. This power of refusal on the part of the Board should not, however, be exercised until the party making the application has been given a fair and reasonable opportunity to be heard.

Relative to your question as to the penalty for attaching a sworn verification to an application which is untrue in any material fact set forth in the application:

As I have stated above the statute does not provide that the application shall be verified by oath. False statements of material facts made in an application, although not sworn to, would justify the rejection of such applicant, after the Board had given to the applicant a fair opportunity to be heard.

As to whether a crime would be committed by an applicant in making false statements of material facts in the application is not a matter which it is within the power of the attorney-general to determine. Under the statutes he has no duties or powers in connection with this phase of criminal law. If such a case arises it would be your duty to report the facts to the proper prosecuting officer of the jurisdiction within which the case arose.

As to applications made by those who were not on June 29th, 1905, engaged in the practice of veterinary medicine in

this state: The statute provides that in such case an examination shall be had before a license shall issue. The provisions of section 5 as to the disqualification caused by having been convicted of a felony, etc., apply to this class of applicants. If an applicant fails to pass the examination he is not entitled to a hearing in addition to the examination before you can refuse to grant him a license. If, however, such applicant passes the examination, the Board should grant him a hearing before it refuses him a license on the ground that he has been "convicted of a felony or is addicted to any vice to such a degree as to render him unfit to practice veterinary medicine."

The above, I think, covers the questions submitted by you.

If, in any application before you, a question should arise relative to your duties and powers as a board, it would be the duty of the attorney-general if you so desire, to consider the case with you, and advise with you in relation thereto.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

INHERITANCE TAX.

Shares of stock, owned by a non-resident decedent, in a Connecticut corporation, are taxable, even though the corporation is also chartered by the state in which the decedent resided.

HARTFORD, October 16, 1905.

HON. JAMES F. WALSH, TREASURER OF THE STATE OF CONNECTICUT.

My dear Sir:—*In re* the application to the treasurer of the state of Connecticut to waive and not to seek to collect an inheritance or transfer tax on the transfer of five hundred shares of the capital stock of the N. Y., N. H. & H. R. R. Co., belonging to the estate of Mary McG. Means, deceased, resident of Boston, Mass.

You submit to me for advice the above application made to

you by Bristol, Stoddard, Beach & Fisher, attorneys for the executor of the will of said Mary McG. Means.

The application alleges, in substance, that the said five hundred shares of stock are exempt from the operation of the inheritance tax law of Connecticut, because the railroad company in question is incorporated in Massachusetts as well as in Connecticut, and that the State of Massachusetts would not, in "usual practice," subject the stock of the said company owned by a Connecticut decedent to an inheritance tax.

The question submitted is of great importance for, if the applicants are correct in their claim, the State of Connecticut, in this and similar cases, would be deprived of a large amount of revenue.

This precise question has not been before our courts. The supreme court of Massachusetts in *Moody vs. Shaw*, 173 Mass., 375, considered one phase of the question.

I advise you that, in my opinion, it is not your duty to waive the tax as requested in the application, and that it is your duty to collect the tax.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

CORPORATIONS.

The effect of the provisions of Chapter 281, of the Public Acts of 1905, on the franchises and charters of corporations named therein.

HARTFORD, November 1, 1905.

HON. THEODORE BODENWEIN, SECRETARY OF STATE.

My Dear Sir:— Under date of October 25th, 1905, you submit to me these questions:

(1) "Are the franchises of a corporation, the name of which appears in one of the schedules of chapter 281, acts of 1905, which was delinquent in the making of an annual report,

but filed such report before the said act took effect, annulled, unless said corporation shall pay the twenty-five dollars forfeiture prescribed by said statute on or before the fifteenth day of February, 1906?"

(2) "Are the franchises of a corporation the name of which appears in one of the schedules to said statute but which was not delinquent in the making of an annual report, the name appearing therein by mistake, annulled, unless said corporation shall pay the twenty-five dollars forfeiture therein specified on or before the above mentioned date?"

I quote so much of chapter 281 of the public acts of 1905 as seems material:

Sec. 1. "The corporate existence of the corporations named in the schedules accompanying this act, marked schedules A and B, and which are hereby made part of this act, is hereby annulled to take effect February 16, 1906; provided, that all property rights now existing in favor of or against said corporations, or their officers or stockholders, shall be exempt from the operation of this act."

Sec. 2. "Any corporation named in said schedules which shall, on or before the fifteenth day of February, 1906, make the annual report required by law and shall pay to the secretary of the state a forfeiture of twenty-five dollars shall be exempted from the operation of this act."

In relation to your first question, I advise you that it is the duty of the secretary of state to treat the existence of such corporations as annulled unless the forfeiture of twenty-five dollars is paid as provided by the act.

As to your second question: The act declares that the existence of certain corporations shall terminate at a certain date in the future unless reports shall be filed and forfeitures paid as set forth in the act. The fact that the general assembly by mistake included in the list to be annulled the names of corporations which, as a fact, had not been delinquent, does not authorize the secretary of state to treat those corporations as though their names had not been included. True, the names are included through mistake,—but it is a mistake which the general assembly alone has power to rectify. To erase those names would be equivalent to a repeal of the act

to that extent,—a power which can be exercised only by the general assembly.

I advise you therefore that it is the duty of the secretary of state to treat as annulled the corporations referred to in your second inquiry, unless said forfeiture shall be paid as prescribed in the act.

The injustice resulting to such corporations as are included by mistake in the list is apparent. This injustice you have no power to obviate. There is no doubt, however, that the next general assembly will return the forfeitures paid under the circumstances detailed in your second question.

In advising you as above you will understand that I do not pass on legal questions which may arise between the corporations referred to and parties other than the secretary of state as to the effect of chapter 281 of the public acts of 1905.

This opinion deals only with the duties of the secretary of state in relation to such corporations, and is limited, in its application, solely to those duties.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

POWERS AND DUTIES OF THE DENTAL COMMISSION.

HARTFORD, November 25, 1905.

TO THE DENTAL COMMISSIONERS:

In re your request for a construction of section 10 of chapter 134 of the public acts of 1905:

Your desire, as I understand, to be advised on these points:

(1). Whether that one of the commission whom, under section 2 of chapter 134 of the public acts of 1905, you

appoint as your "official recorder," is warranted in employing clerical assistance in the work of the commission.

(2) As to what payment you are entitled to receive, under the provisions of this act, for your services, and how the amount of such payment is to be determined.

The general assembly of 1905 repealed all the statutes relating to the dental commission, and in their place substituted chapter 134 of the public acts of 1905. Under the law existing prior to the enactment of that of 1905 the dental commissioners were entitled to only such amount for expenses as would pay the "necessary traveling expenses of the commission, and for necessary books and stationery."

Section 10 of chapter 134 of the public acts of 1905 provides for payment for your services and expenses in this language:

"Sec. 10. The recorder shall keep an account of all moneys received by him, and shall, annually, in November, render his account to the comptroller; and shall pay from the moneys received by him all proper bills for the services and expenses of the commissioners and recorder, and for all necessary books and stationery, and shall keep all files, receipts, and records in his possession and deliver the same to his successors in office."

The act of 1905, by using the word "expenses" in place of the more limited phrase "traveling expenses" used in the former law, authorizes you to incur any reasonable expense, which becomes necessary in the performance of your official duties. It, of course, includes traveling expenses, but also all other necessary expenses.

I therefore advise you that the act of 1905 authorizes you to employ such clerical assistance as may enable you to properly, and in a reasonable manner, discharge your duties as commissioners. The act does not provide for a clerk for the commission. It merely permits you to employ clerical assistance when the proper performance of the duties imposed on you makes such clerical assistance a necessity. The power of deciding that the necessity for clerical assistance exists as well as the extent to which it is required, rests, in the first instance, with the commission. In my opinion, however, your

decision on this matter is subject to review by the comptroller, when you render your annual account, and I advise you accordingly.

As to payment for your services: Prior to the act of 1905 the dental commissioners were not entitled to any payment or compensation for their services. Section 10 of that act provides that the recorder "shall pay from the money received by him all proper bills for the services and expenses of the commission * * * *."

This apparently means that the commissioners are to be paid for their services, provided the recorder has received enough money to enable him to pay them. The language of the act does not clearly indicate that expenses are to be preferred in the order of payment; but I advise you that the expenses should be first paid, and that any balance of the receipts remaining in the hands of the recorder would then be applicable to payment to the commissioners for services.

The act simply says that your bills for services are to be paid out of these receipts. It does not say how much you shall be paid, nor whether such payment shall be based on a per diem sum, or an annual salary, neither does it state how the amount of such compensation shall be fixed.

These circumstances make it necessary to consider the subject in a practical light, and adopt such course as will most probably effectuate the purpose of the statute.

I therefore advise each commissioner to present to the recorder, at the time of the annual accounting, a bill for services, itemized as to days, and embodying what the commission considers a reasonable *per diem* charge. This charge would be subject to review by the comptroller. The balance of receipts in the hands of the recorder, after payment of expenses, would be applicable to the payment of those bills for services, if approved by the comptroller.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

SALE OF LAND BELONGING TO THE STATE.

The treasurer has no power to sell lands belonging to the state, except in cases where special provision is made by statute.

HARTFORD, Dec. 6, 1905.

HON. B. FRANK MARSH, DEPUTY TREASURER,

Hartford, Conn.

My dear Sir: I have your communication *in re* the application of the Norwich Hospital for the Insane, asking that certain lands owned by the State of Connecticut in connection with the Norwich Hospital be leased or sold to the Norwich, Mystic & Westerly Railway Company for the purpose of allowing such railway company to build its line to said hospital and do other things in connection therewith.

Your communication requests my opinion "as to the advisability of acceding to the request for this transfer, and whether, if advisable, the quitclaim deed or the lease would be the better."

I do not doubt that the lease or transfer requested would be beneficial to the Norwich Hospital. If the general assembly was in session I think it would authorize such leases to be made as might be necessary to accomplish the object which the hospital is seeking to attain. I am obliged to say, however, that upon an examination of the law I am satisfied that the treasurer of the state has no power to lease or deed any of the land in question. Section 91 of the general statutes, under which it has been claimed that the treasurer had the power to so dispose of the lands, reads as follows:

"The treasurer may appoint agents to manage all property to which the state may become legally entitled, except property of the school fund; to sell any such property, not necessary for the use of the state, at public or private sale, for cash, or on credit, on such terms as the treasurer may approve, who may execute any conveyances thereof, and shall render an account of his proceedings to the general assembly, if in session, or to the governor during the recess of the general assembly, but if the owner of such property ap-

pears, he shall be entitled to it, or, if sold, to the avails thereof, after deducting the necessary expenses."

In my opinion this section does not authorize action of the nature sought in the application to you.

Since its enactment in 1712 the statute which now appears as section 91 has related to the power which the treasurer might exercise over property which has escheated to the state. Since 1712 it has undergone some minor changes, but as late as 1875 it appeared in the statutes under the head of "Escheats."

It undoubtedly authorizes the treasurer to make disposition of property of which the state becomes possessed by reason of escheats, judgments, or similar processes. But it has no application to property obtained and held by the state as in the case of the land in question.

Under these circumstances I feel compelled to advise you that you have no power, as treasurer, to either lease or deed the land.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

THE REFUNDING OF TAXES COLLECTED FROM NEW YORK LIFE INSURANCE COMPANIES.

Joint Resolution No. 213, adopted by the General Assembly at its January Session, 1905, confers on the Insurance Commissioner the power of determining the amount of taxes to be refunded; and in reaching such determination he must apply the New York law, which limited, in that state, the time for presenting claims for such refund.

HARTFORD, Dec. 23, 1905.

HON. THERON UPSON, INSURANCE COMMISSIONER.

My Dear Sir: — In response to your request to be advised as to your duties in the matter of "refunding" taxes to the New York life insurance companies:

Life insurance companies, transacting business in the state

of New York during 1901 to 1903, inclusive, were subjected to an annual tax of one per cent. on all business so transacted. New York claimed to exercise this power to tax by virtue of the provisions of chapter 118 of the (N. Y.) laws of 1901.

Connecticut life insurance companies were compelled to pay this annual tax to New York on business transacted in that state in the years 1901 to 1903, inclusive.

Section 2450 of our revised statutes provides that insurance companies of another state, transacting business in Connecticut, shall pay the same taxes to this state as are imposed by such other state on Connecticut insurance companies transacting business in that state. Because of this section, the New York life insurance companies paid to Connecticut a tax of one per cent. on the business of 1901, 1902, and 1903, transacted by those companies in this state. This tax consisted of one per cent. of the premiums received by the New York companies on business transacted in this state, during those three years, regardless of the dates when the policies were issued on which those premiums were paid.

In October, 1904, the New York Court of Appeals decided that New York had misconstrued the law, (chapter 118 of the New York laws of 1901), under which the tax had been imposed. The court, in substance, held that the law did not tax premiums received on policies which had been issued before January 1st, 1902; that the collection of any tax on premiums received in 1901 was unwarranted; and that the tax collected on premiums received in 1902 and 1903 was equally unwarranted, except as to premiums received on policies issued on or after January 1st, 1902. Thus, as most of the tax collected in each state had been on premiums paid on policies issued before January 1st, 1902, New York had collected from Connecticut companies taxes aggregating many thousands of dollars, without warrant of law; and the New York companies claim that Connecticut, in like manner, had collected from them, without warrant of law, taxes in excess of \$70,000.

One session of the legislature of New York has intervened since the court of appeals construed this tax law, but

no action was taken looking towards the return of these illegal taxes to the Connecticut insurance companies.

In response to their demands for the money thus illegally taken from them, the Connecticut companies were relegated for relief to section 195 of the (N. Y.) tax laws of 1896, which provides as follows:

"The comptroller may, at any time within one year from the time any such account shall have been audited and stated and notice thereof sent to the person, partnership, company, association or corporation, against whom it is stated, revise and readjust such account upon application therefor by the party against whom the account is stated, or by the attorney general, and if it shall be made to appear upon any such application by evidence submitted to him or otherwise, that any such account included taxes or other charges which could not have been lawfully demanded, or that payment has been legally made or exacted of any such amount, he shall resettle the same according to law and the facts, and charge or credit, as the case may require, the difference, if any, resulting from such revision or resettlement upon the accounts for taxes of or against any such person, partnership, company, association or corporation. Such credit, whether allowed before or after the passage of this act, may be, by the person, partnership, company, association or corporation in whose favor it is allowed, assigned to a person, partnership, company, association or corporation liable to pay taxes under article nine of this act, and the assignee of the whole or any part of such credit on filing with the comptroller such assignment shall thereupon be entitled to credit on the books of the comptroller for the amount thereof on the current account for taxes of such assignee in the same way and with the same effect as though the credit had originally been allowed in favor of such assignee. The comptroller shall forthwith send written notice of his determination upon such application to the applicant, and to the attorney general, which notice may be sent by mail to his post-office address."

Section 195, above quoted, as construed by New York, places two restrictions on Connecticut insurance companies in recovering these illegal taxes from New York,—(1) that the application for the recovery must be made to the comptroller of New York within one year from the date when the bill or statement calling for the payment of the tax was rendered to

the Connecticut company; (2) that the repayment is not to be made in cash, but by a credit, receivable by New York in payment of other taxes, etc.

You will understand that the above is the construction which New York has placed on section 195, above quoted, and that the above restrictions have been actually applied by New York to every claim made by a Connecticut insurance company for a return of these taxes. Because of the first restriction, to which I have called your attention, a great part of the illegal taxes collected by New York from Connecticut companies has not been, and manifestly never can be, recovered. To illustrate:

The Connecticut companies annually paid the illegal taxes to New York on business transacted in 1901, 1902, and 1903. Assume that on May 1, 1902, the bills, or statements, of taxes due on the 1901 business were rendered to the companies by New York. That state holds that, under Section 195, above quoted, the illegal taxes so collected for the year 1901, cannot be repaid to the Connecticut companies unless claims for repayment were made within one year of the date of said statements,—May 1, 1902. As the New York court of appeals did not pronounce the tax illegal until October 18, 1904, hardly any claims have been made by Connecticut companies or allowed by New York for the return of the 1901 or 1902 taxes.

While this state of affairs was existent, and while New York was withholding from Connecticut companies approximately \$85,000, the Connecticut general assembly, at its recent session, adopted the following resolution:

Senate Joint Resolution No. 213.

Resolved by this Assembly:

That the board of control is hereby authorized to appropriate an amount not exceeding in the aggregate the sum of seventy-five thousand dollars, said sum to be in addition to the total amount to which said board of control is limited by law or otherwise authorized to make appropriations, for the purpose of refunding to life insurance companies of the state of New York such sums paid by such companies as taxes upon premiums received from business transacted in the state of Con-

necticut during the years 1901, 1902, 1903, and 1904, as the insurance commissioner of Connecticut shall determine should be so refunded under the provisions of existing law and shall so certify to the comptroller.

The only power which the insurance commissioner, or any other official, possesses, in this matter of returning to the New York companies any part of these alleged illegal taxes, is derived from this resolution; it embodies your entire duty in the premises.

Counsel for the Mutual Life Insurance Company of New York, the Metropolitan, and the New York Life, claim that under this resolution the insurance commissioner is to merely compute the total amount of excess taxes collected from each New York company, and certify to the comptroller those arithmetical results; that the entire \$70,000 should be then handed back to the several New York companies; and that your duty is purely clerical and has been fully performed when you have determined and certified to the difference in amount between one per cent. of the premiums on which the tax was assessed, and one per cent. of the premiums on which, under the New York decision, the tax should have been assessed. Such a construction would result in Connecticut returning to the New York companies the entire amount of this excess of tax while New York has returned to Connecticut companies only a fractional part of the tax illegally assessed against, and collected from, Connecticut companies.

The history of senate joint resolution No. 213, as it appears in the legislative journals, would, of itself, cause one to hesitate before adopting the construction claimed by the New York companies.

The journal of the senate shows that it was introduced in the senate, under suspension of the rules, on the 14th of June—at the very close of the session. It was adopted by the Senate on that day, transmitted to the house under suspension of the rules, and adopted by that body on the same day. (In the house journal it appears, evidently by mistake, as senate joint resolution No. 217.) So far as the legislative journals indicate there was no debate on the resolution in either body. It was apparently never before a committee.

In view of the attitude of New York towards Connecticut companies, it would seem highly improbable that the General Assembly would, in this manner, adopt a resolution subjecting the state to an absolute payment of approximately \$70,000. Especially does such action seem improbable in the light of the settled policy of Connecticut law toward the insurance companies of another state,—which, briefly stated, consists in treating the companies of another state exactly as that other state treats Connecticut companies.

The language of the resolution does not absolutely order the return of these taxes to the New York companies. It *authorizes* the Board of Control to appropriate money to “refund” so much of them as the insurance commissioner “shall determine should be so refunded under the provisions of existing law.”

I advise you that the phrase, “under the provisions of existing law,” must be read and considered by you in conjunction with section 3606 of the revised statutes, which provides as follows:

“When any state shall impose any obligation, prohibition, or restriction upon insurance companies, corporations, or associations of this state, or their agents transacting business in such other state, the like obligations, prohibitions, and restrictions are hereby imposed on similar companies, corporations, and associations of such other state, and their agents transacting business in this state.”

I further advise you, by virtue of section 3606, to apply to the claims of the New York companies, the limitation of one year within which to present claims (section 195 of the New York tax laws of 1896), which New York has applied to the claims of Connecticut companies.

You inform me that on May 31, 1902, the Mutual Life Insurance Company of New York filed with you a statement claiming, in substance, a return of \$5,736.57, the excess of tax paid on May 31, 1902, (being the tax on the premiums received in 1901, the bill or statement of which tax had been rendered by you to said company on May 6, 1902).

On May 26, 1903, the same company filed a similar claim

for \$5,232.88, and within one year of the date, (May 19, 1903), when the bill for the tax was rendered by your department for the year 1902.

As I understand from you that these amounts, \$5,736.57 and \$5,232.88, are correct, I advise you to certify to the comptroller that they should be refunded to said Mutual Life Insurance Company.

As no other company has filed a claim within one year of the date of statement rendered, I advise you that the two amounts, above mentioned, in the case of the Mutual Life, are the only amounts which you should determine ought to be refunded under the "provisions of existing law,"—and the only amounts you should certify to the comptroller.

The New York companies claim interest on these sums collected as taxes. As I advise you to certify for refunding only the above specified amounts to the Mutual Life Insurance Company, it is unnecessary to discuss the subject of interest, except so far as it applies to them. It is manifestly just that interest should be allowed on these amounts from the dates of their payment to the state until the date of your certificate to the comptroller. Your power, however, is limited by the terms of senate joint resolution No. 213. In my opinion this does not confer on you the power to certify to anything beyond the face amount of the excess of taxes. I, therefore, advise you that you should not add interest to the amount which you certify to the comptroller.

As to whether Connecticut should enforce the credit system of repayment, adopted by New York, is for the Board of Control, rather than the insurance commissioner, to determine. Senate joint resolution No. 213 clearly authorizes the Board of Control to "refund" in cash, the sums certified to by you. To that extent the resolution modifies section 3606 of the general statutes.

On the last page of the brief submitted by counsel for the Metropolitan and New York Life Insurance Companies the following statement appears:

"To whatever conclusion the commissioner may come, we respectfully submit that under the provisions of this resolution,

he is required to determine and certify to the comptroller the various amounts which ought to be refunded to the New York companies, in each year, under the provisions of section 2450. If he is also of opinion that the right to a refund has been barred by the New York sec. 195, in any case, he should also certify that fact to the comptroller."

Now the object and purpose of this statement, which amounts to a request, may not be to facilitate proceedings in the nature of mandamus against the insurance commissioner. I advise you, however, that senate joint resolution No. 213 makes it your duty to certify to the comptroller only such sums as you "shall determine should be so refunded under the provisions of existing law," and that it is not your duty to certify to the comptroller in relation to amounts or claims which you may decide should not be refunded.

The figures in your possession representing the amounts of excess taxes collected from each company have been furnished your department in the sworn statements of the officers of the several companies. Presumably these figures are also in the possession of the several companies. Still, if any of the companies in question, or counsel representing them, request you to furnish statements showing the amount of excess taxes collected in each of the three years, I think you should comply with the request.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

INVESTMENTS BY SAVINGS BANKS.

Under the provisions of Chapter 207 of the Public Acts of 1905, certain bonds of the Meriden Electric Railroad Company became legal investments for savings banks.

HARTFORD, January 29, 1906.

HON. CHARLES H. NOBLE and
HON. GEORGE F. KENDALL,
BANK COMMISSIONERS.

Gentlemen: — Chapter 207 of the public acts of 1905 pro-

vides that "savings banks may invest their deposits and surplus in all bonds of the Consolidated Railway Company."

On June 29, 1904, the Consolidated Railway Company became vested with all the property, franchises, etc., of the Meriden Electric Railroad Company. This last named company was originally the Meriden Horse Railroad Company, and, under that name, had issued, to the amount of \$500,000, thirty year, five per cent. gold bonds, secured by mortgage on its property, running to the treasurer of Connecticut as trustee. These bonds bear date the 28th of December, 1893.

When the purchase of the Meriden Railroad was made, as above stated, these bonds were outstanding together with the mortgage securing them, and the Consolidated Railway Company assumed the mortgage and obligated itself, in legal effect, to pay the bonds.

You request me to advise you whether, under these circumstances, these Meriden Horse Railroad bonds are included within the words of chapter 207, "all bonds of the Consolidated Railway Company": that is, whether, by virtue of that act, these bonds are a legal investment for Connecticut savings banks. In other words, does the language used in the act include all bonds which the Consolidated Railway has obligated itself to pay, or does it include only the bonds *issued* by that company itself?

The language of the act is not free from ambiguity, and the actual intent of the general assembly is left uncertain.

Were it permissible to discover the actual intent of the general assembly from sources other than the language of the act, the ambiguity attaching to chapter 207 might be eliminated. The chairmen of the joint standing committee on banks (Senators Atwood and Peck on the part of the senate, and Representative Thompson on the part of the house), in response to my inquiry, state to me that in reporting favorably on the measure, it was intended to include all bonds which the Consolidated Railway Company should obligate itself to pay, whether issued by that company or not; thus excluding all bonds of railroads taken over by the Consolidated Railway Company, which bonds said company did not obligate itself to pay.

Now while this actual intent, except so far as it is embodied and apparent in the act, itself, may not be considered in construing the act, yet the circumstances which produced that intent may be properly considered. As applied to the bonds of the Meriden Railroad, under discussion, those reasons were in substance these:

At the time the act was passed the Consolidated Railway Company had outstanding debenture bonds to the amount of approximately \$10,000,000. These were not secured by mortgage,—yet they were confessedly admitted, by the act, to become legal investments.

The bonds of the Meriden Railroad Company, when assumed by the Consolidated Railway Company, had substantially behind them all that was behind the debenture bonds, together with the additional element of safety that they were secured by mortgage on the property of the Meriden Electric Railroad Company.

Since the committee on banks had decided to include the unsecured debenture bonds of the Consolidated Railway Company as a legal investment for savings banks, there would seem no good reason why other bonds, which that corporation was equally obliged to pay, should be excluded,—especially when those other bonds had the additional security of being predicated on a mortgage. Indeed, an act which would admit the unsecured debenture bonds of a corporation, and exclude bonds which the same corporation was equally bound to pay, and which were also secured by mortgage, would be apparently illogical.

I think, therefore, that we may justly and properly infer from the situation itself, and the attendant circumstances, that the purpose of the act embraced the admission of these bonds of the Meriden Electric Railroad Company, as well as the debenture bonds of the Consolidated Railway Company.

Now in determining whether this intent was effectuated by the language of the act it becomes necessary to consider not merely the fact that the Consolidated Railway Company had assumed the bonds of the Meriden Company, but also the relationship, of the nature of a merger, existing between the two corporations.

The Consolidated Railway Company was originally the Thompson Tramway Company, and was incorporated in 1901, Section 7 of the charter (Special Acts of 1901, page 748), conferred on it these powers :

This corporation may mortgage, sell or lease the whole or any part of its property, including franchises and leases and including after acquired property, may make any lawful contracts with any other persons or corporations, may purchase, hold, and enjoy stock, bonds, property leases, or franchises of any other corporations, may issue its bonds and full paid stock at its par value towards paying for any such purchase to an amount not exceeding the purchase price, and towards paying for the cost of constructing or equipping an electric railroad, and may also *merge, consolidate, and make common stock with other corporations* under the name of either of them, but with all of the powers of the corporations merged or consolidated.

In the exercise of this power to "merge, consolidate, and make common stock with other corporations," the stockholders of the Consolidated Railway Company, at a meeting held at New Haven on May 27, 1904, passed this vote :

"VOTED, That this company purchase for seven hundred and fifty thousand dollars (\$750,000.) the property, rights, and franchises of the Meriden Electric Railroad Company and agree to assume all the now existing liabilities of said company, except its floating debt amounting to two hundred and fifty thousand dollars (\$250,000), and that to this end the execution by the President of this company in its name and behalf of such instrument or instruments in writing as he shall deem proper or convenient to carry this vote into effect is hereby approved and authorized."

On the same day (May 27, 1904) the Meriden Electric Railroad Company, at a duly warned meeting, voted :

"That all the property, rights, and franchises of this company, except the franchise to be a corporation, be sold to the Consolidated Railway Company for seven hundred and fifty thousand dollars (\$750,000), upon the agreement of said company to assume all the existing liabilities of

this company except its floating debt amounting to two hundred and fifty thousand dollars (\$250,000) ; and that the President of this company is hereby authorized to make arrangements concerning the manner and terms of payment of said sum, and to execute and deliver from time to time in the name and behalf of this company an instrument or instruments in writing in such form as he shall deem best and as shall be approved by the counsel of this company to carry into effect the purposes of this vote."

In furtherance of the above votes, and of the exercise of the power to merge, the two corporations entered into an indenture on June 29, 1904, whereby the Meriden Company transferred its property, franchises, etc., to the Consolidated Railway Company.

In and by that indenture the Meriden Railroad Company, sold, granted, and conveyed to the Consolidated Railway Company "all the franchises, rights, and privileges of the said railroad company, together with its railways now constructed and in operation in the city and town of Meriden, and the borough and town of Wallingford, in said state, including all the franchises acquired by purchase and transferred from other corporations, together with all the rights under the ordinances of and agreements with the city and town of Meriden and the borough or town of Wallingford, or acquired under or by virtue of any order of or permission from any public officer or municipality, together with the tracks, roadbed, buildings, rolling stock, tools, leases, books, securities, cash, and property of every nature, real and personal, and every interest therein, whether legal or equitable, and whether hereinafter specified or not; the object and intent of this contract and agreement *being to merge the rights, powers, and privileges of the Railroad Company*, so that the railway company under its own charter, corporate name and organization shall, without impairing any existing right, exercise in addition thereto all the powers, rights, privileges, and franchises, and own and control all the properties that the railroad company now exercises and owns, or by its charter and by-laws has no right to exercise or control.

PROVIDED, HOWEVER, that the franchise of the railroad company, to be and remain a corporation until such time as may be hereafter agreed upon for its dissolution, shall not be impaired or infringed upon by anything contained in this indenture.

The Meriden Electric Railroad Company is still existent as a corporation, in that it has not been dissolved; but all its powers, franchises, etc., are merged with those of the Consolidated Railway Company. The latter corporation is exercising all the franchise powers originally conferred on the Meriden Company, has taken over its property, and has assumed its bonds. This condition practically constitutes the merger that the charter of the Thompson Tramway Company, in Section 7, above quoted, authorized and empowered. (See Noyes on Intercorporate Relations, sections 7-14 and sections 58-63.)

By a resolution approved May 25, 1905, since the date of the merger of the two corporations, and before the passage of the act admitting these bonds, vast powers in the matter of consolidating with other corporations have been conferred by the general assembly on the Consolidated Railway corporation,— (Special Acts of 1905, pages 706-716). In the preamble of the resolution (which is an amendment to the charter), the merger of the two corporations is recognized, and to that extent ratified by the general assembly in these words:

“Whereas the corporation originally created as the Thompson Tramway Company, whose name was changed to the Worcester and Connecticut Eastern Railway Company, and afterwards to the Consolidated Railway Company, has by virtue of the powers granted in its charter acquired by purchase and now holds, enjoys, and exercises the property and franchises of certain corporations of this state, to wit: (Enumerating ten electric railway corporations, among them the Meriden Electric Railroad Company).

It is not necessary to determine what would be the legal effect of the assumption of the indebtedness, unaccompanied by the merger,—nor the effect of the merger apart from the assumption of the indebtedness. In my opinion the effect of the assumption of the indebtedness, together with the merger, brings the bonds under discussion within the term “all the bonds of the Consolidated Railway Company.”

I therefore advise you that the thirty year, five per cent. gold bonds, issued by the Meriden Horse Railroad Company,

are a legal investment for savings banks, by virtue of the provisions of chapter 207 of the public acts of 1905.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

THE CONNECTICUT AGRICULTURAL COLLEGE.

Powers and duties of the trustees in the matter of accepting bequests to the College.

HARTFORD, April 11, 1906.

MESSRS. RUFUS W. STIMSON,

L. J. STORRS, and

CHARLES A. CAPEN,

*Committee appointed by the Trustees of the
Connecticut Agricultural College.*

Gentlemen:—I have before me your communication of April 9th, reading as follows:

“The undersigned, having been appointed by the trustees of the Connecticut Agricultural College a committee for the purpose herein expressed, do hereby respectfully request that you will give us in writing your opinion whether or not the trustees of said college can lawfully accept the legacy and devise made to said college by Edwin Gilbert, deceased, late of Georgetown, Connecticut, by his last Will and Testament and a codicil thereto, a copy of which is herewith submitted for your inspection.

Yours very truly,

RUFUS W. STIMSON,

L. J. STORRS,

CHARLES A. CAPEN,

Committee.”

I quote the language of the codicil embodying the bequest, and the conditions attached thereto:

“Twelfth: I revoke the devises and bequests made to my wife in the seventh and eighth clauses or paragraphs of my cod-

icil of December 3rd, 1904, and in lieu thereof I do give, devise and bequeath all the real estate in said eighth clause of said codicil of December 3rd, 1904, and all the tools, machinery, agricultural implements, and live stock that may be thereon at my decease to the Storrs Agricultural College of or at Storrs, Connecticut, upon condition however, that the same be taken and maintained in connection with said college as a farm and for the purpose of teaching or instruction in farming practically, and I do further give and bequeath to said college twelve hundred shares of the capital stock of said company, said stock not to be sold and the income thereof devoted to the care of the real estate herein devised, and instruction in the science of farming as taught by said college, and especially the art of raising and caring for live stock."

In relation to the power of the trustees to take and hold gifts for the maintenance of the college, section 4395 of the general statutes provides as follows:

Section 4395: "Said board of trustees may hold in behalf of the state such lands, money, and other property, as may be donated to it for the purpose of maintaining said college."

The phrase, "for the purpose of maintaining said college," used in the statute, does not demand a technical construction. In my opinion the trustees are empowered by the statute to accept and hold property which is reasonably calculated to promote the objects for which the college was established, even if such property does not add to the general income of the college. Thus, for example, the trustees may accept the gift of a library for the college although such a gift might not be of any financial assistance towards maintaining the college. To warrant the acceptance of a gift, under the statute, the property must be reasonably adapted to promote the interests of the college as established. The college is not a corporation. It is a state institution, established at a certain place, supported by the state, and managed by trustees who represent and act for the state.

The subject-matter of the Gilbert devise and bequest consists of about three hundred acres of land, together with personal property including twelve hundred shares of the stock of the Gilbert & Bennett Manufacturing Company. The

land is located approximately one hundred miles from the college. It is given on the condition that "it be taken and maintained in connection with said college as a farm, and for the purpose of teaching or instruction in farming practically." The stock of the manufacturing company cannot be sold, but the income is to be devoted to the care of the land "herein devised and instruction in the science of farming as taught by said college, and especially the art of raising and caring for live stock."

The trustees have not the power to accept this gift for the purpose of establishing a branch of the college where the land is situated, nor anything akin to a branch; neither have they the power to accept the gift for the purpose of promoting instruction in the science of farming, in any of its branches, except so far as it will promote, at the Connecticut Agricultural College, at Mansfield, the objects for which that college is established.

If, however, the trustees are fully satisfied that in spite of the distance of the land from the college, and of the conditions attached to the gift, the objects and purposes of the college at Mansfield, as established by the state, will be promoted by the acceptance of the gift,—if they are so satisfied, then they have the legal right to accept and hold, for the state, the devise and bequest of the land and personal property.

As stated above the trustees represent the state. Before accepting a gift of this nature, to which are attached conditions more or less onerous and difficult to fulfill, it is the legal duty of the trustees to be fully satisfied that the acceptance of the gift will inure to the maintenance of the college as established, and that the result of such acceptance will be, through the college, a benefit to, and not a burden on, the state. Unless the trustees are so satisfied an acceptance of the gift would be a violation of the legal duty imposed on them by law.

The attorney-general has not the power to determine the facts on which the decision of the trustees should be based. He can advise only as to the duties imposed and the powers conferred, by the law, on the trustees. To determine the facts outlined above,—whether the acceptance of this gift,

with the conditions attached to it, will promote the objects of the college as established, whether the benefits of the gift outweigh the burdens of the conditions attached to it,—to determine these facts is solely within the power of the trustees, subject only to possible review by the general assembly.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

IN RE THE ACCEPTANCE BY THE STATE OF THE
PROVISIONS OF THE ACT OF CONGRESS
AUTHORIZING THE EXCHANGE OF ORD-
NANCE.

HARTFORD, April 20, 1906.

THE ADJUTANT-GENERAL,

State of Connecticut.

Sir:— I have before me the following communication from you under date of April 20, 1906:

The State of Connecticut, in arming its militia after the Spanish-American War, purchased from the United States Government a battery of guns to arm the Field Artillery, paying therefor the sum of \$12,405.08. The guns are too heavy a caliber for our use, and have been discarded by the Regular Army; but they were all the Quartermaster-General could get at the time, so he had no choice in the matter. He, however, made a contract with the Chief of Ordnance that these guns should be returned, and a battery of smaller caliber guns issued in their place, when the same was adopted by the Ordnance Department; the State to pay to the United States Government the difference in the cost. A 3" gun was finally adopted by the Ordnance Department and issued to the Regular Batteries, U. S. Army, and the United States Government has furnished for the use of the State of Connecticut a battery of these guns, costing from fifty-two to fifty-five thousand dollars free of charge to the State. This, however, leaves the battery of heavy guns on my hands, and they are in the State Arsenal, and, of course, depreciating meanwhile. I have ordered a board of survey on these guns, and they have been con-

demned. Under a long continued practice of the department, this would authorize the sale of the guns; but there is no market for them, and I do not believe that they could be sold for over five hundred dollars. In view of these facts a bill was introduced in the Senate by Senator Bulkeley, which has now become a law, a copy of which is enclosed, herewith, authorizing the Chief of Ordnance, U. S. Army, to receive back these guns, and to place the amount originally paid for them (\$12,-405.08) to the credit of the State, against which the State may draw, when it sees fit, equipment of various kinds, as required for our National Guard.

I desire your advice as to my power and authority to turn back to the United States Government this battery of heavy guns on these terms. It is manifestly of great advantage to the State to do it, in view of the fact, that by having this credit of the full amount paid by the State for these guns, it will then not be necessary at the next session of the legislature to ask for as large an increased appropriation for articles of clothing and equipment absolutely needed to replace a quantity of stores condemned by the United States Army Inspectors during the last inspection.

Respectfully,

GEORGE M. COLE,

Brig.-General, C. N. G.,

Adjutant-General.

I quote the Act of Congress to which you refer:

"Sec. 1. That the Chief of Ordnance, United States Army, is hereby authorized and empowered to receive back from the State of Connecticut the four three-and-six-tenths-inch breech-loading field guns, carriages, caissons, limbers, and their pertaining material which were sold to the State by the Ordnance Department for the sum of twelve thousand four hundred and five dollars and eight cents on July twentieth, nineteen hundred and one.

"Sec. 2. That no part of the value of this material shall be paid to the State of Connecticut, but the whole amount received from the sale thereof to the State shall stand as a credit to the quota of the State, the same as though allotted from the annual appropriations under the provisions of section sixteen hundred and sixty-one, Revised Statutes, as amended, and subject to all the conditions thereof.

"Sec. 3. That the sum of twelve thousand four hundred and five dollars and eight cents is hereby appropriated, from any money in the treasury not otherwise appropriated, for the purpose of carrying this Act into effect."

It is manifest from the act that its sole purpose was to benefit the state. The question submitted is practically whether the state has the power, without special legislative action, to avail itself of the beneficial provisions of the Act. If the state possesses and exercises such power, it will receive the equivalent of a sum in excess of \$12,000 for property already condemned, which, if otherwise disposed of, would realize only a few hundred dollars.

In my opinion the state, without special legislative action, has the requisite power to accept the provisions of the act.

I therefore advise you that the treasurer of the State, acting in conjunction with you, can lawfully transfer the battery to the United States Government, in accordance with and on the terms set forth in said act.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

COMMITMENT OF AN INDIGENT INSANE PERSON.

The Hospital may legally refuse to receive an indigent person committed on and by commitment papers which do not disclose the residence of such indigent person.

HARTFORD, May 21, 1906.

HENRY S. NOBLE, M.D.,
Superintendent Connecticut Hospital for the Insane,
Middletown, Conn.

My Dear Sir: — In response to your request to be advised as to your power to refuse to receive an insane person when the

order of commitment does not set forth the town of which the court of probate finds the insane person to be a resident at the time of commitment:

I quote so much of chapter 196 of the public acts of 1905 as directly applies to the subject-matter of your inquiry:

The judge making the order of commitment shall state therein the town of which he finds such indigent insane person to be a resident, and the amount of his estate so reported to said court as aforesaid. In case thereafter the person legally obligated to pay for the support of such indigent insane person, under said order, at such insane hospital, shall fail to make payment for said support, the authorities of such insane hospital shall notify, by registered mail, the treasurer of the municipality of which such indigent insane person was in the proceeding of commitment found to be a resident, and if the default in the payment for such support shall continue for a period of four weeks from and after the mailing of the said notification to the treasurer, then such indigent insane person shall thereupon be deemed to be a pauper, and the expense of his support, including unpaid arrearages accumulated since the mailing of the said notification, except such part as is paid by the state, shall be paid by the said municipality. The report of such selectmen as to the residence of such indigent person and the action of the court of probate thereon shall be deemed prima facie evidence only that such indigent person is a resident of such town, and any expenses for the support of such indigent person paid by a town under the provisions of this act may be recovered by such town from any person legally liable for his support or from any town in this State to which such person is legally chargeable."

In all cases of commitment of paupers the law definitely fixes the liability for their support, to the extent of two dollars per week for each patient, on the town whose selectmen apply for the commitment. Thus the state is protected against loss, to the extent above set forth, in the cases of pauper commitments.

In the commitment of what is known as "indigent" insane persons, the state was theoretically, but not actually, protected from loss for their support. The law, it is true, provided that the person applying to the court of probate for the commit-

ment of an indigent insane person, not a pauper, should pay the state two dollars per week for his support. This obligation was assumed to be secured by a bond with surety. It was not however a matter of infrequent occurrence for the person thus obligated, as well as the surety, to fail to make the payments to the state. It then devolved on the hospital, or the state, to discover, if it could, the pauper settlement of such indigent insane patient, and recover the two dollars per week from that town; if, however, the state was unable to locate the pauper settlement of the "indigent" insane person, which, as you know, sometimes occurred, the entire burden of supporting such patient, as a practical proposition, devolved on the state.

To protect the state from the loss arising from this condition of things, chapter 188 of the acts of 1903 was enacted. This act was repealed in 1905, and chapter 196, above quoted, substituted in its place. Under the provisions of this last act the town in which the indigent insane person resides at the time of commitment is made liable for the two dollars per week, in the event that the person applying for his commitment fails to pay. The act protects the state against loss by substituting the liability of the comparatively certain town of residence in place of the liability of the town, often difficult and sometimes impossible to determine, in which the person committed had a pauper settlement.

In order to carry out the purpose of the act, and protect the state, the court of probate, in committing an indigent person, must determine his residence and cause such residence to appear, as determined, in the commitment papers. Failure to do so is a violation of both the letter and the spirit of the act, and deprives the state of that protection which the statute was enacted to afford.

I advise you that the Connecticut Hospital for the Insane may legally refuse to receive any indigent insane person committed to the hospital by a court of probate on and by commitment papers which fail to show the residence of such indigent person at the time of commitment. While this power to so refuse to receive an indigent insane person is vested

primarily in the trustees it may be delegated to you as superintendent by action on the part of the trustees.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

POWERS OF AGENTS OF LIFE INSURANCE COMPANIES.

The provisions of section 3631 of the General Statutes do not apply to agents of life insurance companies.

HARTFORD, June 21, 1906.

HON. THERON UPSON,
INSURANCE COMMISSIONER,
Hartford, Conn.

My dear Sir:—I have before me your communication reading as follows:

“May an authorized agent of a life insurance company that is legally admitted to do business in this state negotiate or effect contracts of insurance or reinsurance with any qualified domestic fire insurance company or its agents, or with the authorized agents in this state of any foreign fire insurance company duly admitted here? Or, in other words, does section 3631 apply to fire insurance business only?”

Sec. 3631. “The authorized agent of any company legally admitted to do business in this state may, without being deemed a broker or procuring a broker’s certificate of authority, negotiate or effect contracts of insurance or reinsurance with any qualified domestic insurance company or its agents, and with the authorized agents in this state of any foreign insurance company admitted to do business in this state.”

The language of this section, standing by itself, might, perhaps, seem to permit the agent of a life insurance company, under the conditions set forth in your communication, to effect contracts of insurance or reinsurance with a fire insurance company or its agents.

From an examination of the legislation since 1885 on this subject I am satisfied that such is not the true construction of the section.

In my opinion the agent of a life insurance company that is legally admitted to do business in this state may negotiate or effect contracts of insurance or reinsurance with any qualified domestic life insurance company, or its agents, and with the authorized agents in this state of any foreign life insurance company admitted to do business, but such life insurance agent is not authorized, by section 3631, to effect contracts of fire insurance or reinsurance.

I am very respectfully,
WILLIAM A. KING,
Attorney General.

FRANCHISE TAX.

Increase of capital stock, under circumstances stated, does not entitle the state to the payment of \$1 per thousand on the amount of such increase.

HARTFORD, June 21, 1906.

HON THEODORE BODENWEIN,
SECRETARY OF STATE,
Hartford, Conn.

Sir: — I have before me the following communication from you, under date of June 21st, 1906:

"HON. WILLIAM A. KING,
ATTORNEY-GENERAL,
Hartford, Conn.

Dear Sir: — On May 29th, 1906, a certificate was filed in this office by a majority of the directors of The Connecticut Fire Insurance Company, certifying that at a meeting of the stockholders of said corporation specially warned for that purpose, and held at Hartford on said 29th day of May, 1906, the action of the directors of said company, at a meeting held May 16, 1906, reducing the capital stock from one million dollars

to five hundred thousand dollars, by the reduction of the number of shares from ten thousand to five thousand, was approved.

On June 20th, 1906, a certificate was filed in this office by a majority of the directors of said company certifying that at a meeting of the stockholders of said corporation duly warned and held for that purpose on the 29th day of May, 1906, the capital stock of said corporation was increased five hundred thousand dollars, making the whole amount of capital stock one million dollars.

Is the Connecticut Fire Insurance Company liable under the provisions of section 57 of the corporation laws, for a tax of one dollar a thousand on its increased capital stock, to be paid to the state, before approval of the certificate of increase by the secretary, as provided by section 47 of said law?

Very truly yours,

THEODORE BODENWEIN,

Secretary.

I quote so much of section 57 of chapter 194 of the public acts of 1905, as directly applies to the question submitted by you:

"Whenever any specially chartered corporation shall vote to increase the amount of its capital stock in accordance with the provisions of this act or of any other general or special law affecting it, such corporations shall pay to the state treasurer, before any shares of such increased capital stock shall be issued, a further tax of one dollar on each one thousand dollars of the total increased capital stock so voted, but no additional franchise tax shall be required upon stock upon which the corporation has paid the full franchise tax required by the law in force at the time of such payment.

Every officer of any corporation subject to any of the provisions of this section, who shall sign or issue any certificate of stock on which the tax imposed by this section has not been paid, shall be fined one thousand dollars, or imprisoned not more than two years, or both."

At the date of the reduction of the capital stock, from one million to five hundred thousand dollars, the Connecticut Fire Insurance Company was entitled to have one million dollars of capital stock without the payment of any franchise tax to the state.

In my opinion the subsequent action in increasing the stock to one million dollars did not bring the company within either the spirit or letter of section 57.

The reduction of the stock and its subsequent increase to the original amount should be treated as one transaction. Viewed in this way there has been no increase in capital beyond the amount which the company was entitled to have without the payment of any franchise fee.

I advise you that you should approve the certificate of increase as provided in section 47 of chapter 194 of the public acts of 1905, without the payment of the franchise fee of one dollar per thousand.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

LIABILITY OF THE STATE FOR DAMAGE DONE BY DEER.

Chapter 108 of the Public Acts of 1905, provides for compensation for damages inflicted by wild deer on growing fruit trees

HARTFORD, September 4, 1906.

HON. GEORGE T. MATHEWSON, COMMISSIONER FISHERIES AND
GAME.

Sir: — You request my advice on the following facts which you place before me:

One Joseph Zola, a farmer living in the town of Glastonbury, is the owner of a large peach orchard, containing 400 or 500 peach trees. The land embraced in this orchard is cultivated in accordance with approved methods of peach culture. The trees were set out by Zola and have been cared for and nurtured by him for some time, although none of the trees have attained the fruit bearing age. Some time during the present summer wild deer entered this peach orchard and destroyed nearly all the trees. A claim is pending before the appraisers that the damage, amounting to some hundreds of

dollars, sustained as above, should be paid in accordance with the provisions of chapter 108 of the public acts of 1905, which reads as follows:—

“Section 1. When any person shall sustain damage by wild deer to any crops grown on cultivated land owned or occupied by him, and shall give notice thereof to the chairman of the board of selectmen of the town in which such damage was done within twenty-four hours after his knowledge of the same, said selectman shall appoint two disinterested persons, who, upon determining that such damage was done by deer, shall estimate the amount of said damage; provided, that said damage does not exceed the sum of twenty dollars, but if in their opinion the damage exceeds the sum of twenty dollars, they shall notify one of the fish and game commissioners, who shall assist them in determining the amount of said damage.

“Sec. 2. The amount of damage so estimated or determined as aforesaid, with the expense of estimating or determining the same, shall be paid by such town within sixty days after the amount thereof has been so determined or estimated; and the town treasurer shall, annually, in the month of January, file a sworn statement with the comptroller of the amount so paid for damage done by deer, if any, exclusive of the expense of estimating or determining the same; and the comptroller shall draw his order on the treasurer for the amount of said damage as certified in said statement of the town treasurer.”

The first inquiry is whether, under the language of this act, the owner of peach trees destroyed by wild deer is entitled to any compensation for the damage so sustained. The law provides for compensation for damage to “crops grown on cultivated land.” The ordinary definition of “crops,” as well as the meaning affixed by the courts to the word, would not include fruit trees. Strictly speaking, in relation to trees at least, “crops” consist of the fruits, or products, and manifestly do not include the trees themselves. If, therefore, the word “crops” is to be given its strict, legal meaning, it is absolutely clear that the act does not provide for any compensation for damage to the peach trees.

Such a construction, however, while technically correct, would, at times, defeat the real intent of the law. Indeed, instances will readily suggest themselves where damage might be

sustained to vines and plants, "on cultivated land," before they had reached the age of fruition, and adherence to the strictly legal definition of "crops" would probably bar compensation for such damage to the immature plants. The conditions which caused the enactment of the law would seem to warrant a liberal construction of its language.

The State, under severe penalties, protects deer. As a result of this policy, inaugurated some years ago, these animals have become numerous and the owners and occupants of cultivated land have suffered, and will continue to suffer, damage.

That fruit trees are frequently damaged and destroyed by deer, and that the so-called "legal fence" does not protect the orchards from incursions of these animals, are matters of common knowledge. The object and intent of chapter 108 was to compensate farmers for this damage which flows from the policy which the State has adopted, provided the damage is sustained to what grows "on cultivated land." I think it was the purpose of the state to protect the farmer from loss arising from the depredations of deer on his cultivated lands and that the language of the act may be fairly construed to effectuate that intent, whether the damage done is to the matured crops or to the plants, shrubs, vines, or trees, which produce crops. I therefore advise you that the claimant in this case is entitled, by virtue of the provisions of chapter 108, of the public acts of 1905, to compensation for such damage as he has actually sustained by reason of the destruction of his peach trees.

You further ask me to advise you in relation to the rule for determining such damage and whether or not you may consider the probable crops, and the value thereof, that the trees in coming years might have produced had they not been destroyed.

The claimant in this case is entitled to receive as compensation for his damages such sum of money as represents the difference between the value of the peach trees as they were before the deer attacked them and their value after the damage had been inflicted. In computing this sum you would not be warranted in speculating as to the value of the crops which might be produced in coming years had the trees been unmo-

lest. He is entitled to the actual loss which he has sustained, measured as stated above.

The act provides that it shall be the duty of the fish and game commissioner to "assist" the appraisers appointed by the selectman in determining the damage, and you ask me to advise you as to the meaning of the word "assist" in this connection. When the amount of damage exceeds twenty dollars, the fish and game commissioner becomes one of the appraisers, with powers equal to that of an appraiser appointed by the selectman. Such fish and game commissioner would, however, be acting as an official of the state, and his compensation for such service should be paid by the state, as though he were engaged in any other duty of his office.

A cursory reading of chapter 108, above quoted, reveals ambiguities which become emphasized as the act is more closely studied. In view of this, I think I ought to say to you that it is incumbent on the fish and game commissioner, as a state official, to be governed by the opinion of the attorney-general construing the act, and the same would be true of the comptroller of the state; but as the attorney-general has no power to advise town officials, the appraisers appointed by the selectman are not bound by such opinion, except so far as it may commend itself to them as a correct exposition of the law.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

IN RE THE USE OF VOTING MACHINES AT THE ELECTION FOR STATE OFFICERS IN 1906.

The amendment to the Constitution permitting the use of voting machines authorizes the General Assembly to confer on towns the power to use voting machines at all elections.

HARTFORD, September 17, 1906.

HON. THEODORE BODENWEIN, SECRETARY OF STATE.

Sir:— Some time ago a request for the construction of the law in relation to the use of voting machines at state elections

came to the office of the secretary of state, and was referred by you to this office. I gave no opinion in the matter, because, among other reasons, neither the secretary of state nor the attorney-general has the authority or power to determine whether a town has the legal right to use the voting machine at state elections. The determination as to the existence of that right does not rest with the secretary of state or the attorney-general, and neither would be authorized to interfere, in any way, with whatever action a town may see fit to take in that matter.

You ask for advice, however, as to your duty in relation to furnishing official envelopes for the state election to towns which may decide to conduct that election by means of voting machines. The provisions of the "secret ballot" law make it the duty of the secretary of state to furnish to the town clerk of each town, at least five days before the election, official envelopes, in number proportionate to the number of voters in such town. Whether you shall furnish envelopes to the town clerk of a town using the voting machine at the state election depends on whether a town, under the law, has, at such election, the legal right to use the voting machine, and, thus, the right to discard the present envelope and ballot system.

For the sole purpose, therefore, of advising as to your duty in the matter of furnishing envelopes to a town that may decide that it has the right to use the voting machine in place of the envelope system, at the coming state election, it becomes necessary to consider whether a town has that right. If it has that power, and sees fit to exercise it, the law would not compel you to furnish envelopes; and if it has not that power, then, although it undertakes to exercise it, you would not be relieved from the legal duty of furnishing envelopes.

That the town had not the inherent right to discard the secret ballot system of voting, and substitute for it the voting machine, until authorized and empowered to do so by the legislature, is a proposition that seems hardly debatable. The general assembly is vested with the power of making laws to regulate elections. The constitution of our state provides that the legislature shall have the power to make laws "to support

the privilege of free suffrage prescribing the manner of regulating and conducting meetings of the electors”

This legislative power over the conduct of elections is supreme, except so far as it is limited by restrictions imposed by the state, or United States, constitution. In view of the many decisions of our supreme court it is well nigh axiomatic that our constitution is restraining rather than creative, and that the general assembly has the power to legislate on all subjects not prohibited by the state or federal constitution.

Article six, of the amendments to our constitution, contained one of these restrictions, in that it provided that “in all elections of officers of the state, or members of the general assembly, the votes of the electors shall be by ballot, either written or printed.” This restriction on the power of the legislature to authorize an election of state officers to be conducted otherwise than by ballot was of full force and effect until October 1905, and up to that date the legislature was absolutely powerless to authorize towns to conduct state elections by means of the voting machine, — or in any manner other than by ballot. There has been no legislation since October 1905. It follows, therefore, as a certainty, that the towns have never received from the general assembly the right or power to elect state officers by the use of voting machines.

If, therefore, towns are vested with the power to use voting machines at the state election it must have been directly granted to them by the amendment to the constitution, adopted in October 1905, which reads as follows:

“Voting machines or other mechanical devices for voting may be used in all elections in this state, under such regulations as may be prescribed by law; provided, however, that the right of secret voting shall be preserved.”

By this amendment the power is somewhere vested to determine that voting machines may be used at state elections. Before its adoption (October, 1905), the general assembly could make no law, as stated above, abolishing voting by ballot at state elections, and substituting therefor the voting machine. This amendment removes that restriction, and while it does not

ordain that voting machines exclusively shall be used at state elections, it provides that they "*may* be used in all elections." It lodges with some properly constituted authority the power to determine this choice between the ballot and the voting machine.

It must be remembered that prior to the adoption of this amendment (October 1905), the general assembly had the power to determine whether voting machines might or might not be used at elections, other than those for state officers and members of the general assembly; that is, it could authorize towns, cities, and boroughs, to use the voting machines at local elections. It also had the power, by virtue of the United States constitution, to direct that presidential electors and representatives in congress might be chosen otherwise than by ballot. This power to use voting machines at local elections it exercised in 1901 by enacting section 1731 of the general statutes which provides that any "town, city, or borough, may adopt . . . any kind of voting machine approved by the state board of voting machine commissioners, and thereafter such voting machine may be used at any or all elections held in such town, city, or borough, or in any part thereof, for voting, registering, and counting votes cast at elections, for town, city, or borough officers, but at no other elections."

This act was a clear recognition of the power of the general assembly to grant or withhold from towns the right to use voting machines, except at state elections. It is in perfect accord with the view that the general assembly is the depository of all power, relative to the manner of conducting elections, except so far as express constitutional limitations restrict that power. In my opinion, the effect of the amendment of October, 1905, was not to divide between the towns and the general assembly this constitutional power of determining how elections should be conducted; its purpose was not to vest in the towns the constitutional right to use the voting machine, regardless of authority from the general assembly. On the contrary it removed the restriction on the power of the general assembly, so that, as a result, this body is now able to enact a law, permitting towns, if they choose, to use voting machines

at state elections, exactly as the legislature has hitherto authorized them to use such machines at local elections.

If the contrary is true, that the amendment vests the towns with the constitutional right to use voting machines subject only to "regulation" at the hands of the general assembly, serious and perplexing difficulties might arise. The legislature, has, as stated above, pursuant to the United States constitution, the power to direct the manner in which representatives in congress and presidential electors may be elected. Clearly the determination of a town, without authority from the general assembly, to use the voting machine at all elections, could not control the manner of electing congressmen or presidential electors. They must be elected as the general assembly directs. The possible embarrassment from the existence of such divided constitutional powers over the control and conduct of elections is manifest. The general assembly has nowhere determined that representatives in congress shall be elected other than by ballot. It is true that in chapter 207 of the public acts of 1903 (an act providing regulations for using the voting machine), there are directions relative to the manner of voting for presidential electors by use of the voting machine, and it is possible, but by no means clear, that those directions could, by inference, be held to be a compliance with the mandate of the United States constitution as to the duty of the legislature; but "representative in congress" is not mentioned in that chapter, and absolutely no directions exist on our statute books, as to his election, except those embodied in the secret ballot law. As representatives in congress are voted for at state elections the necessity for legislation in this respect is self-evident, before they can be elected by means of voting machines.

The amendment adopted in October, 1905, provides that voting machines may be used in all elections "under such regulations as may be prescribed by law." The question whether the phrase, "such regulations as may be prescribed by law," refers to regulations enacted in 1903, or to regulations to be enacted after the amendment became operative, is not, perhaps, free from doubt. The words "may be enacted"

might reasonably and with fairness be construed, under ordinary circumstances, to refer to regulations already existing as well as to those to be made in the future.

In 1903 (chapter 207) the legislature enacted regulations, minute in detail so far as they relate to the mechanical handling of the voting machine, and also in relation to the duties of election officials, etc. They do not, however, in the eleven pages of the session laws which they embody, mention state officers, or members of the general assembly; neither do they, as already suggested, mention representatives in congress. In short they merely provide how elections by means of voting machines shall be conducted. They provide the election machinery and regulations, but do not direct and determine what officers shall be elected by that machinery. The regulations so provided would apply to election of town, city, and borough officials, for whose election by means of voting machines authority has already been conferred by the legislature. To hold that the regulations enacted in 1903 refer to the election of state officers by the use of voting machines would make it necessary to hold that the general assembly was engaged in defining the method and details of doing an act two years before it had the power to cause the act itself to be done. And nowhere, in the law, is there authority to elect on voting machines other than local officers (section 1731), and possible inferential authority to elect presidential electors (chapter 207 of the acts of 1903).

If the power of determining whether voting machines shall be used in place of the ballot, at state elections, is not conferred directly on the towns by the amendment, but is conferred on the general assembly,—if that view is correct, then it is of no moment whether these regulations which appear in chapter 207 of the acts of 1903 are those referred to in the amendment, for this chapter confers on the towns no authority to use the voting machine at state elections; it could not, because the general assembly, at that time, neither possessed, nor attempted to exercise such power.

But whether the regulations enacted by the general assembly in 1903 are those which the amendment adopted in

October, 1905, refers to as "such regulations as may be prescribed by law" is not the controlling factor. The real question is this: Where did the towns get the right to use the voting machine at state elections? It is clear that such right is not inherent in the town; the legislature has not granted the right, because it could not; and in my opinion, the amendment adopted in 1905 does not vest this right in the towns, but does vest it in the general assembly, and thus enables the general assembly to enact laws authorizing the towns to use voting machines at state elections, exactly, as, in section 1731 of the general statutes, it authorized their use at town elections.

For these reasons I am of the opinion that no town has the right to use the voting machine at the coming election of state officers, members of the general assembly, and representatives in congress, and that until the general assembly authorizes the use of voting machines at state elections such elections can be legally held only in accordance with the provisions of the secret ballot law. I therefore advise you that it is the duty of the secretary of state to furnish envelopes pursuant to the provisions of chapter 45 of the acts of 1903, to the town clerk of every town, regardless of the fact that such town may determine to conduct the state election by the use of voting machines.

As stated above, the opinion of the attorney-general as to the right of the town to elect state officers by means of the voting machine, cannot, as a matter of law, control the action or decision of any town. This proposition I cannot too strongly emphasize. In the event that a town shall decide that it has the legal right to use voting machines at the state election, and carries that decision into effect, the question will arise as to the action of the secretary of state under the provisions of chapter 207 of the acts, which act provides that in all elections where the voting machine is used the secretary of state shall furnish:

(1) Blanks for written reports which shall certify as to the condition of the voting machines used at elections.

(2) Certain blanks for tally and return purposes.

(3) Additional instruction for canvassing, recording and

announcing the result for the guidance of the election officials.

These requirements are purely clerical. They do not affect the legal question as to the right to use the voting machine at a state election. Your performance of these acts, or your failure to perform them, would have no material bearing on that legal question. To furnish the blanks and instructions would facilitate the clerical work of the election, while a refusal to so furnish would merely impede that work. Under those circumstances, in the event that any town uses the voting machine at the election of state officers, I advise you to furnish such blanks, information, etc., as may be provided for in chapter 207 of the acts of 1903. On the town, or its officers, rests the whole responsibility for its action, and your rendering the clerical assistance referred to will in no way involve you in that responsibility.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

THE CORRUPT PRACTICES ACT.

The sworn election returns of justices of the peace should be filed with the town clerks of the respective towns in which justices were candidates.

HARTFORD, Nov. 8, 1906.

HON. THEODORE BODENWEIN, SECRETARY OF STATE,
Hartford, Conn.

Dear Sir: You submit to me the following inquiry:

"Should justices of the peace file in the office of the secretary of the state the sworn statement required by Section 7 of the corrupt practices act to be filed by all candidates for public office?"

Section 7 of chapter 280 of the public acts of 1905, known as the corrupt practices act, provides that every candidate for public office shall, within fifteen days after his election, file a

sworn statement of his election expenses, etc., with the secretary of the state, if a candidate "for any state, county, or probate office, state senator or representative"; but this statement must be filed with the town clerk of the town in which he resides, if he was a candidate for a "town office." If the office of justice of the peace is a "county office" within the meaning of this term as used in the act, the candidate is liable to the penalty provided, unless he files such sworn statement with the secretary of state; if, on the other hand, the term "town office," as used in the act, embraces the office of the justice of the peace, then such sworn statement must be filed with the town clerk of the town in which the candidate resides.

There can be no doubt that a justice of the peace is a county officer in that, within certain limitations, he may exercise jurisdiction coextensive with his county. In this sense he is commonly known as a county officer, is so referred to in the statutes, and our Supreme Court in *Neth vs. Crofut*, 30 Conn., page 581, holds that, to the extent above stated, at least, he is a county officer.

Article 10 of the amendments to our constitution uses this language: "The justices of the peace for the several towns in this state shall be appointed by the electors in such towns." Since the adoption of that amendment justices have been elected by the towns. Their election is declared by the presiding officer at the meeting in which they are elected. After election, a justice of the peace is a county officer in respect of exercising power throughout the county, but his election is purely a town matter, in that no elector outside of the town participates therein.

In construing an ambiguous term in the Corrupt Practices act it must be remembered that the act is not concerned with the duties of the official after he has been elected; it is concerned purely with his nomination, candidacy, and election, together with the acts possibly attendant thereon.

The term "county office," as used in section 7, is thoroughly uncertain and ambiguous as to its meaning. It may mean an office vested with jurisdiction throughout the county, although the incumbent for the office could be voted for only by the electors of a town. If that is its meaning, then the term would include the office of justice of the peace. But on the

contrary, it may mean an office whose incumbent is voted for by the electors of a county, as that of sheriff, for instance; with that meaning, the term "county office" would not include the office of justice of the peace.

In the endeavor to decide on the meaning of this ambiguous term, "county office," the object of section 7 must be considered. Its manifest purpose was to cause the sworn statement to be filed with that official (either secretary or town clerk), with whom some law compels a list to be filed of those who had been candidates at the election, to the end that such list of candidates might be compared with the statements made, and the prosecuting officer be notified, fifteen days after election, of such candidates as had failed to comply with the law.

The secretary of the state has no list of those who were candidates for justice of the peace. Section 429 of the general statutes provides that, on or before January 15th, after a biennial election, the several town clerks shall transmit to the secretary of state a list of the justices of the peace that have qualified. Under section 418, a justice of the peace has until January 10th to decide whether or not he will qualify. The town clerk could not transmit the list of qualified justices until January 10th, at the earliest, and as this would be two months after the election the secretary of state manifestly could not act within the time limited by section 7. Moreover, the towns biennially elect approximately 1,200 justices of the peace, but of this number only about 800 qualify, and the names of the 400 who do not qualify are never transmitted to the secretary of the state; neither are the names of the defeated candidates ever transmitted.

Thus the secretary of the state has, at no time, a list of the candidates, and not until January 15th, weeks beyond the time when he must notify the prosecuting officer in relation to delinquent candidates, has he the partial list furnished him pursuant to section 419. It is, therefore, impossible for him to notify the prosecuting officers as required by the act in question.

On the other hand, the town clerk, on the day after election, has official knowledge as to who were the candidates for justices of the peace in his town.

Sections 1656 and 1657 of the general statutes provide, in substance, that the presiding officer of the electors' meeting shall receive, from the counters at the election, a certificate in duplicate setting forth, among other data, "the number of votes counted for each candidate and office, respectively, one of which certificates, on or before the following day, shall be deposited in the office of the town clerk." This is the only list of candidates as justices of the peace that is lodged with any official. The town clerk is, therefore, able to comply with the provisions of section 7, because he has an official list of such candidates.

As the meaning of the term "county office" used in section 7 is ambiguous, and susceptible of at least two interpretations, that one should be adopted which does not render impossible the enforcement of the law.

Therefore, although a justice of the peace is in the sense of jurisdiction a county officer, I advise you that as used in section 7 of the corrupt practice act the term "county office" does not include that of justice of the peace; and that the sworn statements of candidates for the office of justice of the peace should not be filed with the secretary of state, but with the respective town clerks.

You will observe that section 1662 of the general statutes makes it the duty of the presiding officer of an electors' meeting to furnish to the secretary of state, two days after the election, a list of the votes cast at such election for governor, lieutenant-governor, secretary, treasurer, comptroller, attorney-general, senator, judge of probate, sheriff, representative-at-large, representative in congress, and representatives chosen to the general assembly.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

FEES OF CLERKS OF THE SUPERIOR COURT.

The fees authorized by the recent Act of Congress in relation to naturalization belong to the state, by reason of the statute placing the clerks on a salary basis.

HARTFORD, December 5, 1906.

GEORGE A. CONANT, ESQ., Clerk of the Superior Court,
Hartford, Conn.

Dear Sir: — In response to your request for my opinion as to the duty of the clerk of the superior court in the matter of retaining, in addition to his salary, the fees authorized by the recent act of congress, regulating naturalization:

The act in question, approved June 29, 1906, provides that the clerks shall "charge, collect, and account for" fees, aggregating \$5.00, to be paid by each applicant for naturalization. Of the fees so collected the clerk "is authorized to retain one half," accounting and paying over the remaining one half to the United States. All additional clerical services, entailed on the clerk's office by reason of the duties imposed by the act, are to be paid for by the clerk out of the fees retained by him. In no event shall the clerk be allowed to retain fees in excess of \$3000, collected during one year, and, in case he collects as fees over \$6000, all excess over \$3000 shall be paid to the United States; but the clerk may receive, from the United States, when over \$6000 is collected as fees during one year, such sum in addition to \$3000 as the proper department of the United States government may decide is warranted, for the payment of additional clerical assistance.

Congress has thus enacted that clerks of courts, so far as they perform duties in naturalization proceedings, shall be paid by fees. The law of the State of Connecticut (chapter 268 of the acts of 1905, which has been substantially the law since 1899), provides that the clerks of the superior court shall be paid certain fixed salaries "in full for all services required by law of clerks of the . . . superior court, and all fees payable by statute to said clerks shall belong to the state, and shall be so collected by them for its use."

Congress has power to establish a "uniform rule of naturalization," to make all laws "necessary and proper" to carry it into execution, and laws so enacted become the "supreme law of the land . . . anything in the constitution or laws of any state to the contrary notwithstanding." (Articles First and Sixth of the United States Constitution.) Whatever may have been the earlier views in relation to this subject it is undoubted law, today, that congress may confer on a state court the power to naturalize, although the state which created the court has never vested it with such authority; and the officials of state courts, in exercising that power, are engaged in the performance of federal, and not state, functions. *Levin vs. U. S.* (decided in 1904), 128 Fed. Rep., 826, and cases there cited.

It must be conceded, therefore, that congress may enact that the clerk of a state court shall be paid by fees in naturalization proceedings, even though the statutes of such state provide that he shall be paid a salary in lieu of fees.

So the inquiry submitted by you resolves itself into this: Is the act of congress, which compensates the clerk, susceptible of a construction consistent with our state law placing the clerks on a salary basis? In other words, can they be so harmonized that our state statute may be enforced?

In my opinion it is not the intent of this act of congress to partially nullify the law of the state which provides that all fees coming to the clerk shall be paid to the state. There was no adequate reason for the enactment of a law to accomplish such an end. The purpose of the act was to enforce the "uniform rule of naturalization." This purpose could not be affected by the fact that the clerk of the court received fees instead of a salary. Indeed, every object of the law could be effectuated as well if the state received the fees, and the clerk a salary from the state. True, the act authorizes the clerk to retain one half the fees; but this may easily mean that he retains them as against the United States, not necessarily as against the state, which in creating the office of clerk provides that he shall be paid by salary in full for all services. The clerk collects all the fees, but accounts to the United States

government for only one-half thereof. The general government has no concern as to the other half of the fees, so long as the work is done, and sufficient clerical assistance provided. The clerk, although performing federal functions, is still acting as the clerk of a state court, and the state pays him "in full for all services required by law."

I therefore advise you that, in my opinion, while you retain the stated proportion of the fees, so far as your accounting with the United States is concerned, it is your duty, because of the existence of the state law placing you on a salary basis, to pay to the state one-half the fees which you so collect under the act of congress.

In this connection it may be noted that since the enactment of the clerks' salary bill the fees received from naturalization proceedings in the superior court have been paid to the state by the clerks; but as these fees were fixed by the law of the state, and the provisions of the present act of congress are widely different from those of the former act, in relation to naturalization, this may be of no legal moment.

The Act of congress apparently makes it the duty of the clerk to pay for additional clerical expense out of the fees retained. Whether the clerk pays for the assistance and the state receives the balance of the fees, or whether the state receives one-half the fees and itself pays the expense of additional assistance, is a matter of clerical detail. The former course is technically correct, but the latter is in keeping with the policy of the state as set forth in the clerks' salary act. I advise you that the latter course, if adopted by you, would comply with the law.

It is apparent that the act of congress places on the superior court greatly increased labor, by reason of the fact that courts of common pleas no longer have jurisdiction over naturalization, and because of the mass of clerical detail provided for in the act. In this condition of affairs the clerks of the superior court are entitled to a judicial determination as to their compensation under the act.

The comptroller will be advised in accordance with this opinion, and will demand that the fees in question be paid to the state in accordance therewith.

The clerks of the court are not bound by the opinion of the attorney-general, and, as suggested above, may properly ask to have this question determined by the courts, in which event the comptroller would undoubtedly unite with you in taking the question to the court for authoritative decision.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

SCHOOL SUPERVISION DISTRICTS.

Chapter 195 of the Public Acts of 1905, construed in relation to the continuance of a district formed under the provisions of that Act.

HARTFORD, Dec. 18, 1906.

HON. CHARLES D. HINE, SECRETARY STATE BOARD OF EDUCATION,
Hartford, Conn.

Sir:— In reply to yours of December 18th reading as follows:

" The state board of education must inform certain supervision districts whether it will, under section 3, chapter 195, of the public acts of 1903, draw orders on the treasurer of the state for supervision grants.

" Accordingly, referring to section 2 of said act, this board must consider

" 1 Whether it is under legal obligation to take notice of the increment in teachers, in case the number exceeds fifty.

" 2 Whether official notice that there are more than fifty teachers in a supervision district, determines the district.

" 3 If ' 2 ' be answered in the negative, whether a district, which does not dissolve at the end of three years, as permitted by section 2, may continue, without regard to the number of teachers it contains, so long as it maintains, without interruption, its primary organization.

"The above questions are imminent and especially important to the districts concerned.

"Very truly yours,

"CHARLES D. HINE,
"Secretary."

I quote so much of section 2 of chapter 195 of the public acts of 1903 as is material:

"Two or more towns together employing not less than twenty-five nor more than fifty teachers may unite, by vote of the town school committee, board of school visitors, or board of education, as the case may be, for the purpose of employing a superintendent of schools, and towns so united shall form a supervision district. Every district organized under the provisions of this section shall continue three years, and at the end of three years any town may dissolve a district by withdrawal. Notice of the intent to withdraw shall be given in writing to the other towns of the district at least three months before the termination of the three year period."

I advise you that, if the towns legally united for the purpose mentioned in section 2, such union will continue for three years, even though, during said three years, the number of teachers employed by said towns exceed fifty.

This opinion is, of course, based on the assumption that at the date of said union of the towns the number of teachers employed exceeded twenty-five and was not more than fifty. I further advise you that such union of towns is not determined at the end of three years, unless one of the towns takes action, as prescribed in section 2 of the act.

It seems to me that the attention of the general assembly should be called to the provisions of this act with a view to protecting the state's interests in the matter of granting funds to towns which have so united. As the law now stands the state would continue paying money as provided by the act, even though the number of teachers varied largely from that which permits the establishment of the supervision district.

I am very respectfully,

WILLIAM A. KING,
Attorney-General.

HARTFORD, January 8, 1907.

HON. THERON UPSON,
Insurance Commissioner,
Hartford, Conn.

Dear Sir:—In reply to your inquiry reading as follows:

The Hartford Life Insurance Company in its public advertisement states that its assets amount to \$3,577,928.52. These figures are made up from the assets of the stock department, \$2,044,061.10, and from those of the Safety Fund Department, \$1,533,867.42. Of this latter amount, \$1,152,975.30 constitute a Fund held by the Security Company of Hartford as trustee to protect contracts in the Safety Fund Department.

Please inform me if in your opinion the advertisement referred to is in compliance with the provisions of Section 3617 of the General Statutes.

Respectfully yours,

THERON UPSON,
Commissioner.

I quote section 3,617 of the General Statutes:

"No insurance company, corporation, or association, authorized to transact business in this state, nor any agent thereof, shall state or represent, either by advertisement in any newspaper, magazine, or periodical, or by any sign, circular, card, policy of insurance, certificate of renewal thereof, or otherwise, any funds or assets to be in its possession, not actually possessed by it, and available for the payment of losses and claims, and held for the protection of its policy-holders or creditors. The advertising of subscribed capital not actually paid up in cash shall constitute a violation of the provisions of this section."

In the case entitled *Security Co. vs. Hartford*, 61 Conn., 89, some phases of this question were before the Supreme Court. The court there held that what is known as the Safety Fund is the property of the insurance company. The court uses this language:

"Another of these agreements is, that it will use a specified part of the money paid by the member to create a safety fund; and whatever right, interest, claim, or demand the member has in or upon this fund, when created, he has solely by virtue of his contract with the owner of the fund.

"Giving to the language of the certificate its ordinary meaning, we are unable to see why the money received by the company from the members does not all and equally become, when paid over, the money and property of the insurance company. The ten dollar payments are received to create a safety fund, and the money from the mortuary calls is received to form a mortuary fund, but both funds are to be formed by the company and managed by the company in such way and manner as it shall deem best, except so far as it may bind itself by contract to do otherwise. In the case of both funds it has undoubtedly by its contracts subjected the funds to certain claims, rights, and trusts

in favor of the members, but these do not change the ownership and dominion of the insurance company over the funds. So far as the safety fund is concerned it is expressly stipulated in the trust contract, with this stipulation, is made a part of every certificate, and is printed therein in full. Thus the trustee and every member expressly agrees that the safety fund belongs to the insurance company; and indeed we think all the important provisions in both contracts seem to be based on the assumption that the insurance company is the owner of this safety fund.

"In short after fully considering both contracts, we are unable to resist the conclusion that the property of this safety fund is the property of the insurance company subject to all the claims, rights, and interests of others acquired therein by virtue of contracts made with the insurance company, its owner. We hold, therefore, that the property constituting the safety fund belongs to the insurance company as *cestui que* trust, and not to the certificate holders."

The case above quoted arose out of a question of taxation, but the court by its language definitely determines the ownership of the fund to be in the insurance company. I am therefore, because of that decision, obliged to say to you that this fund is owned by the insurance company and becomes a portion of its assets.

It is true that the fund is stamped with trusts in favor of the certificate holders in the safety fund department, and that under certain contingencies such certificate holders would undoubtedly be entitled to the benefits of the fund in preference to other claimants against the insurance company. Viewed in this light it is evident that the advertised assets are not applicable to the payment of the claims of all the policy holders or creditors of the insurance company in equal degree; and that the trust stamps on the fund certain contingent benefits to the certificate holders in the safety fund department in preference to other policy holders or creditors. Section 3,617, however, does not provide that the advertisement shall state the preferences which may exist against the assets in favor of any class of policy holders. The statute is penal, and must, of necessity, be construed strictly. In my opinion the statute has not been violated if the actual assets "available for the payment of losses and claims, held for the protection of its policy holders or creditors," are advertised, although such advertisement does not show that some of these assets are first applicable to certain classes of policies.

I understand from you that this advertisement has appeared

in substantially the same form for several years, and has included this fund as assets without stating in the advertisement that trusts existed in favor of a certain class of policy holders.

If the best interests and policy of the state demand that the advertisement of the assets of an insurance company shall show, not only the assets, but the extent to which those assets are applicable to certain classes of policies in preference to other classes of policies in the company, it is a matter for the general assembly to consider. I advise you that the provisions of section 3,617 of the general statutes, as they now appear, do not go to that extent.

In this opinion it is not necessary, and I do not attempt, to pass on the extent of the rights of any certificate holder in or to the safety fund accumulation, nor on the duties of the insurance company to such certificate holder, in relation to such fund. The conclusion that the assets of the insurance company include the safety fund accumulation is based entirely on the decision of our court that such fund is the property of the company; and this opinion is limited solely to advising you, in response to your inquiry, that the advertisement in question does not violate the provisions of section 3,617 of the general statutes.

I am very respectfully,
WILLIAM A. KING,
Attorney-General.

IN RE THE INHERITANCE TAX.

[NOTE. In 1904, some hundreds of actions, known as the "Atwood suits," were brought against executors and administrators of estates, to recover the forfeitures which the law, at that time, permitted to be recovered from executors, etc., who had failed to file inventories of the property of the estates. The General Assembly of 1905 enacted legislation protecting the defendants from Atwood's demands; but at the hearing before the committee which considered this legislation, it was claimed that a large amount of property, subject to the inheritance tax, was concealed in the estates involved in the Atwood suits. The attorney-general thereupon investigated the estates and submitted to the treasurer the following report of the investigation.]

HARTFORD, May 16, 1905.

HON. JAMES F. WALSH,

Treasurer.

SIR:

I have caused an investigation to be made of the estates which are the subject-matter of the so-called "Atwood suits," to determine whether any inheritance tax has been withheld from the state by the executors and administrators of those estates.

In determining whether an estate is subject to the inheritance tax, the law in force at the date of the decedent's death is of controlling importance.

The inheritance tax law was enacted in 1889, and took effect August 1st of that year; it was modified by an act which became in force July 1, 1893; and radically changed, being supplanted by substantially our present law, June 1, 1897. The estates affected have accordingly been tabulated on that basis, and are grouped in probate districts.

I

ESTATES INVOLVED IN THE ATWOOD SUITS, WHERE DECEDENT'S DEATH OCCURRED ON OR AFTER JUNE 1, 1897,—NOT SUBJECT TO AN INHERITANCE TAX.

The law regulating the taxation of these estates made taxable all that portion of the estate which, after the payment of debts and expenses of settlement, exceeded \$10,000 in value,—by whomsoever inherited.

NORWALK

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Harriet F. Bennett	Mar. 4, 1899	\$2,050.00	"	"
Belle Roberts	April 30, 1901	637.09	"	"
George F. Carr	Jan. 13, 1898	No property but an interest in a blacksmith business	"	"
Otto C. Johnson	June 26, 1897	100.00	"	"
Lovinda Smith	June 17, 1899	No estate		

LITCHFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Edgar V. Dougherty	April 14, 1903	\$191.55	"	"
Ann Jane Bailey	Oct. 20, 1902	1,000.00	"	"
John M. Galvin	Oct. 4, 1898	1,000.00	"	"
Harriett F. Thompson	Oct. 6, 1903	589.06	"	"
Sarah A. Guild	Oct. 1, 1903	2,976.49	"	"
Maria Birkinshaw	June 20, 1902	375.00	"	"
Louise Kenney	Mar. 4, 1899	55.00	"	"
Cora Kuntz	Sept. 11, 1903	306.00	"	"
Felix Quigley	Sept. 11, 1897	7,025.00	"	"
Henry L. Kenney	Mar. 24, 1902	2,000.00	"	"
Michael O'Grady	Nov. 12, 1898	928.00	"	"
Mary J. Goodman	May 8, 1902	363.52	"	"
Robert Stevens	April 9, 1900	5,069.42	"	"
Sarah M. Ingersoll	April 25, 1900	4,100.00	"	"
Statira D. Johnson	April 18, 1903	699.51	"	"
Willis Carter	April 22, 1902	Nothing	"	"
Sarah A. Perkins	Sept. 8, 1902	1,367.41	"	"
Louisa Weeks	Nov. 29, 1901	300.00	"	"
Samuel H. Dudley	Sept. 5, 1903	2,010.00	"	"
Jane M. Benedict	April 11, 1902	177.93	"	"
Buell Carter	June 29, 1900	4,900.00	"	"
Selina B. Wetmore	Mar. 2, 1902	813.14	"	"
Mary Cordelia Catlin	Nov. 13, 1901	2,262.97	"	"
Charlotte Crossman	Oct. 31, 1898	1,000.00	"	"

STAMFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Eugene C. N. Sutton	May 9, 1900	\$325.22	"	"
Anna M. Close	Oct. 29, 1901	9,489.03	"	"
Emma C. Nash	Sept. 23, 1899	6,819.50	"	"
Seth S. Dann	Jan. 25, 1902	3,608.04	"	"
Fannie B. Slater	Sept. 11, 1902	7,366.40	"	"
Mary Ella Brown	Nov. 6, 1902	Nothing	"	"
Emma F. Giles	Aug. 5, 1903	11,000.00	"	"

WESTPORT

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Mary Williams	Jan. 3, 1900	\$2,350.00	"	"
Byron A. Williams	Nov. 26, 1902	9,900.00	"	"

DANBURY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Catherine F. Lynch	Jan. 31, 1902	\$1,000.00	"	"
Ira Miller	Jan. 8, 1903	1,600.00	"	"
William A. Daniels	Dec. 23, 1897	Nothing	"	"
Michael Coyle	Nov. 22, 1900	(Pension check, \$36)	"	"
Bridget E. Young	June 19, 1901	Nothing	"	"
James S. Taylor	June 2, 1902	853.90	"	"
Michael Fitzgibbons	April 9, 1903	729.75	"	"
Hannah M. Treadwell	May 25, 1898	466.81	"	"
Ann Kane	Feb. 11, 1903	Nothing	"	"
William J. Small	Oct. 1, 1900	Nothing	"	"
Mary Smith	Jan. 5, 1900	(Small deposit in savings bank)	"	"

FAIRFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Bettie A. Knapp	Oct. 15, 1900	Small estate	"	"
Amelia B. Torrey	Dec. 3, 1900	\$92.70	"	"
Jonathan Banks	Oct. 12, 1901	3,983.39	"	"
David S. Brown	Nov. 11, 1899	4,455.00	"	"
Madison Wakeman	Jan. 17, 1898	Small estate	"	"
Charles Lacey	Dec. 21, 1897	3,510.00	"	"
Jane Sturgess	May 20, 1899	10,451.00	"	"
Mary J. Warren	July 11, 1903	1,039.04	"	"
Ann Watson	Feb. 28, 1903	2,728.29	"	"

BETHEL

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Alice A. Flint	Mar. 13, 1901	\$500.00	"	"
Hannah K. Peck	Mar. 28, 1903	2,906.93	"	"
Esther Bartram	May 10, 1899	2,000.00	"	"
Maryette Mead	April 19, 1899	2,000.00	"	"
Anna Keinke	Aug. 6, 1900	(Small insurance policy)	"	"

NEW MILFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Alzora Stone Wilson	Mar. 20, 1902	\$8,000.00	"	"
Eliza Bristol	Nov. 1, 1901	Nothing	"	"
Annie E. Buck	Feb. 16, 1903	1,000.00	"	"
Mary B. Hartwell	Mar. 2, 1901	5,000.00	"	"
Helen M. Giddings	Aug. 19, 1902	Unascertained		
Ann J. Keeler	June 6, 1900	"		
Asya C. Morris	Mar. 7, 1903	"		
Henrietta Noble	May 12, 1902	5,000.00	"	"

GREENWICH

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Sarah Ann Dobson	Jan. 5, 1901	\$700.00	"	"

KILLINGLY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Abigail Aldrich	June 28, 1903	\$2,000.00	"	"
Lucy B. Judson	Oct. 25, 1897	986.40	"	"
William M. Young	Aug. 21, 1897	Nothing	"	"

PLAINFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
James Monahan	July 29, 1897	Small estate	"	"

GUILFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Melzar F. Bartlett	Nov. 6, 1900	\$1,000.00	"	"
Mary C. Smith	May 13, 1903	276.67	"	"
Peter Snyder	Oct. 9, 1899	212.00	"	"
Russell Potter	Sept. 30, 1903	1,750.00	"	"
Robert E. Dawson	Dec. 3, 1902	550.00	"	"
Eliza A. Weed	May 14, 1900	1,958.34	"	"

GROTON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Cynthia W. Benjamin	May 25, 1903	\$950.00	"	"

WINDHAM

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Albert S. Turner	Oct. 5, 1901	Insolvent	"	"
Louisa A. Raynes	Feb. 19, 1900	\$7,145.10	"	"
Anna Webster	Mar. 21, 1902	3,000.00	"	"

BRANFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Ann McKenna	July 21, 1899	\$2,000.00	"	"
Phil A. Palmer	Sept. 3, 1902	182.53	"	"
Michael P. McCarthy	Oct. 4, 1900	1,000.00	"	"

ENFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Annie M. Prickett	April 4, 1899	\$2,702.00	"	"
Fanny R. Finch	Oct. 8, 1898	Nothing	"	"
Emily E. Parsons	July 19, 1902	250.00	"	"

DERBY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Susan C. Bradley	July 24, 1899	.....	"	"
Mary Ann Riggs	Aug. 10, 1900	.....	"	"
Louise Cook	April 23, 1898	.....	"	"
John Lounsbury	Oct. 8, 1900	.....	"	"
Lucinda Lounsbury	Oct. 8, 1900	.....	"	"
Sarah M. Nelson	Mar. 28, 1900	.....	"	"
Mary Dockray	April 14, 1898	.....	"	"
Alice Fielding	Feb. 15, 1901	.....	"	"
Bridget Marion	June 13, 1899	.....	"	"
Eliza J. B. Carrington	Jan. 20, 1900	.....	"	"
Jennie M. Baldwin	Feb. 24, 1898	.....	"	"
Martha E. McEmery	Feb. 24, 1898	.....	"	"

The Judge of Probate for the District of Derby reports on these estates as follows:

"I hereby certify that in no case did the inventory in the foregoing estates exceed the sum of \$10,000."

Attest:

EARL S. EDGERTON,

Judge of Probate.

WATERBURY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Norman W. Caswell	Aug. 31, 1898	Nothing	"	"
George R. Hollis	May 26, 1902	Nothing	"	"
Margaret Kearney	July 25, 1899	\$698.99	"	"
Alice Louise Stevens	Dec. 26, 1898	Nothing	"	"
August Johnson	Sept. 24, 1901	Nothing	"	"

WATERBURY — CONTINUED.

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Elizabeth Casey	July 15, 1899	500.00	"	"
Lena B. Fanning	July 27, 1899	Nothing	"	"
Bridget Foley	Sept. 15, 1898	Nothing	"	"
Mary Lahey	Mar. 8, 1898	Nothing	"	"
Mary Kelley	Sept. 22, 1898	300.00	"	"
Otto Ochsner	Sept. 18, 1901	560.00	"	"
Mary Sullivan	Jan. 12, 1900	356.75	"	"
Frederick Reiser	Oct. 19, 1900	500.00	"	"
Nellie F. Shanahan	Aug. 14, 1901	1,740.00	"	"

HARTFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Mary H. Lindsay	April 24, 1902	Nothing	"	"
Edward J. Cleaveland	July 14, 1902	\$13,500.00	"	"
Isabella B. Quinn	April 8, 1901	1,400.00	"	"
Frank T. Swift	Jan. 29, 1903	4,057.75	"	"
Bertha M. Waters	Oct. 6, 1902	1,000.00	"	"
Daniel P. Cook	Feb. 2, 1901	Nothing	"	"
Julia E. Williams	Dec. 4, 1902	9,509.31	"	"

MILFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Mary N. Clark	Oct. 21, 1902	\$2,535.00	"	"

STRATFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Phoebe Coe	May 3, 1901	\$1,000.00	"	"

NORWICH

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Sarah L. Finn	June 24, 1901	\$2,200.00	"	"
J. Austin Cole	July 14, 1902	4,250.00	"	"
Henry T. Champlin	Dec. 9, 1902	418.65	"	"
George S. Sullivan	Oct. 25, 1901	1,084.50	"	"
Amelia D. Smith	Feb. 4, 1898	200.00	"	"
Louis Levitski	April 11, 1900	500.00	"	"

LEDYARD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Mary Ann Fanning	Oct. 25, 1901	\$1,000.00	"	"
John N. Gallup	Dec. 18, 1901	2,047.94	"	"

PUTNAM

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Samantha M. Moore	June 26, 1901	Nothing	"	"

WALLINGFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Jane Hall	Feb. 21, 1903	\$870.90	"	"
Wolcott Hall	Feb. 21, 1903	512.00	"	"

NEW BRITAIN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Martha A. Judd	June 5, 1901	Nothing	"	"
Esther L. Kempshall	Sept. 4, 1899	Nothing	"	"
John Staub	Mar. 6, 1900 (Bond \$700)		"	"
Ellen R. Camp	Mar. 31, 1900	\$1,224.58	"	"
Judson C. Dickenson	Sept. 6, 1897	3,103.19	"	"
John C. Koverman	Nov. 2, 1899	500.00	"	"
Delia Malone	Dec. 28, 1897	366.67	"	"
Mary E. Stevens	June 30, 1900	776.30	"	"

EAST WINDSOR

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Catherine J. Parsons	June 22, 1903	\$3,500.00	"	"

MIDDLETOWN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Harriett A. Pitt	Nov. 7, 1899	\$7,500.00	"	"
John B. Gunn	Jan. 23, 1899	Nothing	"	"
James E. Roberts	April 9, 1900	4,767.95	"	"
Amelia C. Kent	April 3, 1898	9,839.04	"	"

SALISBURY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Mary M. Barnum	Feb. 15, 1902	(Less than \$10,000.00).	"	"
Lucy Ann Richardson	July 1, 1899	(Less than \$10,000.00)	"	"

CANAAN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
Ellen E. Dean	June 23, 1903	\$2,319.28	"	"
Edward Burns	Oct. 3, 1901	5,571.14	"	"
Ann E. Pierce	Nov. 29, 1902	5,381.02	"	"
Charles H. Richmond	Aug. 26, 1902	3,000.00	"	"
Polly S. Beebe	May 20, 1901	3,763.10	"	"

WATERTOWN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 201, Acts of 1897 (less than \$10,000 after the Payment of Debts and Expenses)	
John A. Buckingham	Oct. 26, 1899	\$100.00	"	"

WINCHESTER

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. (less than \$10,000 after the Payment of Debts and Expenses)	
Imogene Yale	Sept. 28, 1902	\$187.68	"	"

TORRINGTON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. (less than \$10,000 after the Payment of Debts and Expenses)	
Harriet Truman	Mar. 21, 1898	\$1,000.00	"	"
Marie Smith	June 17, 1899	Nothing	"	"
Amelia Fritz	Oct. 17, 1901	150.00	"	"

II

ESTATES INVOLVED IN THE ATWOOD SUITS WHERE THE DECEDENTS DIED ON OR AFTER AUGUST 1, 1889, AND BEFORE JUNE 1, 1897, WHICH ARE NOT SUBJECT TO AN INHERITANCE TAX.

The law regulating the taxation of these estates absolutely exempted all property passing to the "father, mother, husband, wife, lineal descendant, adopted child, the lineal descendant of

any adopted child, the wife or widow of a son, the husband of the daughter of a decedent, or some charitable purpose, or purpose strictly public within this state."

All property in excess of \$1,000 passing to other than the above exempted parties was subject to the tax on such excess.

The amendment adopted July 1, 1893, added brothers and sisters to the exempted classes, and affected all estates in process of settlement on July 1, 1893.

NORWALK

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893	
Catherine A. Ambler	May 25, 1897	\$812.02	"	"
Catherine Valentine	Sept. 5, 1895	No estate	"	"
Benjamin F. Brown	July 12, 1894	41,183.18	"	"
Louise L. Gregory	May 29, 1897	1,219.50	"	"
Clark H. Osborn	Jan. 17, 1895	487.59	"	"
Enoch H. Gilbert	June 18, 1896	165.09	"	"
Eva M. Olmstead	Oct. 29, 1895	1,600.00	"	"
Louise Richards	Mar. 11, 1895	325.00	"	"
Carrie A. D. Winchester	May 18, 1895	.....	"	"
Charles Miller	Jan. 31, 1895	.....	"	"
Magdalena Zoellinger	Nov. 27, 1895	115.00	"	"
Jennie Blake	Dec. 27, 1902	500.00	"	"
Lucy N. Benedict	April 3, 1894	5,605.23	"	"

DANBURY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893	
John Muenburg	Sept. 8, 1890	\$495.30	"	"
Henry Hagaman	April 6, 1802	Nothing	"	"
Emiline Schrimmer	April 18, 1897	"	"	"
James Ryder	Feb. 17, 1897	"	"	"
Matthais Heinzelman	Sept. 5, 1894	.....	"	"

BETHEL

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893	
Mary A. Ferry	April 1, 1897	\$2,000.00	"	"

RIDGEFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Sherman Smith	Feb. 14, 1895	Nothing	" "

KILLINGLY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Jane H. Robinson	Nov. 15, 1892	\$4,000.00	" "
Samuel W. Butler	Mar. 27, 1897	135.00	" "
Harriet Johnson	Sept. 12, 1892	500.00	" "
Lucy A. Logee	Mar. 25, 1897	800.00	" "

PLAINFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Dancy G. Tiffany	April 7, 1896	\$17,573.10	" "
Amelia Burke	June 1, 1895	Small	" "
Sarah L. Gallup	June 25, 1896	"	" "
Susan E. Phillips	May 23, 1906	2,100.00	" "
Joseph Vaughn	Aug. 13, 1896	4,500.00	" "
Julia H. Pierce	Oct. 26, 1895	Small	" "

NEW LONDON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Elizabeth W. Benjamin	May 15, 1891	\$2,500.00	" "
Charles Wright	June 25, 1899	Small deposit in s'v'gs bk.	" "
George B. Whittlesey	May 3, 1895	17,650.00	" "

GROTON

Estate of	Date of Appointment	Amount of Estate
Edgar Daboll	June 26, 1890	Unascertained.

This is represented as a small estate, inherited by sisters of the deceased. Under the law in force in 1890, any amount in excess of \$1,000 inherited by a sister would be taxable.

WINDHAM

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Sarah Blish	Aug. 16, 1894	\$5,000.00	" "
Clara A. Hatch	May 13, 1890	1,000.00	" "

ENFIELD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
John Sheldon	Dec. 29, 1896	\$12,000.00	" "

HARTFORD

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Carrie S. Burnham	April 3, 1897	\$2,856.25	" "
Emma Hauser	Mar. 25, 1897	Small est.	" "
Justin J. Gates	April 8, 1896	2,680.00	" "

STONINGTON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Moses Pendleton	April 29, 1891	\$12,000.00	" "
Ellen Phelps Edwards	April 14, 1897	10,000.00	" "

NORWICH

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
John Coffee	May 14, 1891	\$318.00	" "

PUTNAM

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Charles Labossiere	Aug. 13, 1892	(Bond of \$1,000.00)	" "
Susan Foster	Oct. 17, 1896	400.00	" "
Julia A. Hopkins	Mar. 11, 1893	2,100.00	" "
Ellen S. Spaulding	Oct. 31, 1892	506.67	" "
Sarah R. Spaulding	Oct. 2, 1895	542.27	" "

THOMPSON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Lydia A. Hawkins	Jan 25, 1896	\$30,000.00	" "

NEW HAVEN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Emma R. Simons	May 8, 1897	Nothing	" "

SALISBURY

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
George B. Clark	Oct. 8, 1895	.....	" "

CANAAN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Hattie A. Fuller	Jan. 21, 1897	\$5,738.64	" "
Uriel H. Miner	June 18, 1896	.....	" "
Frank A. Peet	Nov. 27, 1896	.....	" "

WATERTOWN

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Julia E. Lockwood	June 18, 1896	\$3,607.07	" "

ELLINGTON

Estate of	Date of Appointment	Amount of Estate	Exempt under Ch. 180, Acts of 1889, and Ch. 257, Acts of 1893
Orra P. Hammond	Jan. 21, 1891	.....	" "
Margaret Kivole	Jan. 5, 1895	\$200.00	" "
Bridget Breen	May 15, 1895	350.00	" "
W. Winston Doane	Oct. 8, 1890	.....	" "

III

ESTATES INVOLVED IN THE ATWOOD SUITS WHICH WERE SUBJECT TO AN INHERITANCE TAX, AND IN WHICH THE TAX HAS BEEN PAID TO THE STATE.

Under this head are grouped five estates. The details in relation to the inheritance tax are stated in connection with each case.

The Atwood suits are against administrators and executors who, it is alleged, did not file an inventory within the time fixed by law, with the court of probate. The inheritance tax is based on a copy of that inventory and appraisal filed with the state treasurer by the court of probate. In some of the following cases an inventory and appraisal was filed with the state treasurer, although perhaps not filed, or filed beyond the time limit, with the court of probate.

HARTFORD

Estate of	Date of Appointment	Amount of Estate
Elizabeth R. Rexford	July 3, 1902	\$15,937.31

Tax, \$145.73, paid Jan. 9, 1903.

NORWALK

Estate of	Date of Appointment	Amount of Estate
Lavina Purves	Feb. 16, 1900	\$18,593.40

Inventory filed with the state treasurer, June 1, 1902.

Tax, \$131.93, paid April 28, 1904.

THOMPSON

Estate of	Date of Appointment	Amount of Estate
Jeremiah Olney	June 2, 1903	\$226,799.79

Inventory filed with state treasurer, August 3, 1903.

Tax, \$756.23, paid June 22, 1904.

ELLINGTON

Estate of	Date of Appointment	Amount of Estate
George Maxwell	April 15, 1891	.....

This estate was subject to the law of 1899, under which all property inherited by a wife, child, lineal descendant, etc., was exempt from taxation.

A portion of the estate was inherited by others than the exempt classes, and on this portion a tax of \$600, with \$18 accrued interest, was paid the state, September 2, 1892.

MILFORD

Estate of	Date of Appointment	Amount of Estate
Henry A. Taylor	May 13, 1899	\$490,492.82

Inventory filed with the state treasurer, July 25, 1904.

Tax, \$957.23, paid December 31, 1904.

This estate was so involved in litigation that, as appears from a petition to the court, dated July 18, 1902, the court was asked to extend the time for filing the inventory, on the ground that the executors were not in possession of sufficient knowledge of the estate to file a correct inventory. The application for extension was granted.

IV

ESTATES STILL UNSETTLED, INVOLVED IN THE ATWOOD SUITS, SUBJECT TO AN INHERITANCE TAX, ON WHICH THE TAX HAS NOT BEEN PAID.

In the following five estates a tax is due the state:

Section 2375 of the General Statutes provides as follows:

"No final settlement of the account of any executor or administrator shall be accepted or allowed by any court of probate unless it shall show, and the judge of said court shall find, that all taxes, imposed by the provisions of § 2368 upon any property or interest belonging to the estate to be settled by said account, shall have been paid, and the receipt of the treasurer of the state for such tax shall be the proper voucher for such payment."

There is no occasion for action on the part of the State to collect the taxes from these five estates. The courts of probate enforce Section 2375, together with the payment of the accrued interest at 9 per cent., as provided in Sections 2368 and 2370.

FAIRFIELD

Estate of	Date of Appointment	Amount of Estate
Juliatt Jelliff	Aug. 21, 1899	\$12,700.00
Eliza H. Meeker	Nov. 9, 1901	20,381.63

In the Jelliff estate, after deducting the \$10,000 exemption, there remains, apparently, \$2,700 subject to an inheritance tax of one-half of one per cent.—\$13.50. The estate is still unsettled, and is, I understand, in litigation.

In the Meeker estate there would seem to be about \$10,000 subject to the tax. The estate is in process of settlement.

STAMFORD

Estate of	Date of Appointment	Amount of Estate
Frances M. Smith	Jan. 19, 1903	\$12,627.41

The estate is in process of settlement. The judge of probate states that after deduction of exemption (\$10,000), debts, and expenses, there will be about \$1,000 subject to the inheritance tax of three per cent., or \$30.

GUILFORD

Estate of	Date of Appointment	Amount of Estate
John Beattie	Dec. 12, 1899	\$64,397.61

Inventory filed with the state treasurer, May 1, 1900, showing the amount above stated.

The estate is involved in litigation, on the result of which the amount subject to the tax depends. The estate is still unsettled, and cannot be settled until the litigation is ended. Claims amounting to \$35,036.86 have been presented against it. The judge of probate estimates that \$20,000 will be subject to the tax, but this depends largely on legal contingencies.

LITCHFIELD

Estate of	Date of Appointment	Amount of Estate
Margaret Craney Sanford	Jan. 14, 1903	\$14,250.00

Inventory filed with the state treasurer, September 27, 1904. Amount of tax due, \$21.25. Ordered paid by the court of probate. Estate still unsettled.

V

ESTATES OF PERSONS DYING BEFORE AN INHERITANCE TAX WAS IN FORCE.

In the following estates, as the decedents died before the inheritance tax law was enacted (August 1, 1889), no tax was due the state.

STONINGTON

Estate of	Date of Appointment	Amount of Estate
Ellen F. Coates	Aug. 6, 1888	\$2,000.00

WINDHAM

Estate of	Date of Appointment	Amount of Estate
Miles Potter	Dec. 30, 1887	.....

NORWALK

Estate of	Date of Appointment	Amount of Estate
Nathan Comstock (Died in 1872)	Oct. 5, 1897	\$3,500.00

NORWICH

Estate of	Date of Appointment	Amount of Estate
James O. Kelley	Sept. 27, 1888	.....

BETHEL

Estate of	Date of Appointment	Amount of Estate
Charles A. N. B. Schmidt (Died in 1883)	Oct. 18, 1899	.....

GROTON

Estate of	Date of Appointment	Amount of Estate
William E. Wheeler	May 15, 1889	.....

SUMMARY

Whole number of Estates	237
Estates exempt from tax	223
Estates in which tax has been paid	5
Estates undetermined as to amount (three in District of New Milford, one in Groton),*	4
Estates unsettled, liable to tax	5

* From the information that I have, these four estates are too small to be subject to the tax; but the information is not definite.

The estates included herein comprise the subject-matter of the 237 suits which the clerk of the court informs me are now pending in court. I understand that many other estates were involved in suits brought by Mr. Atwood and subsequently withdrawn. Of these I have no record, and they are not included.

From the reasons publicly assigned for the withdrawal of those actions it is clear that the estates involved were too small in amount to make them subject to any inheritance tax.

This report is based on facts and information furnished by the judges of probate in their respective districts, except in a few cases, where the information was furnished by individuals.

All the reports of the judges of probate and others, containing the information embodied herein, are on file in this office.

I suggest for your consideration the desirability of sending a copy of this report to each of the judges of probate, to the end that if there are errors herein, affecting the state's interest, they may be corrected.

I am very respectfully,

WILLIAM A. KING,

Attorney-General.

**STATEMENT OF COST OF ASSISTANCE AND PERSONAL
EXPENSES AS PER VOUCHERS RENDERED TO
AND ON FILE WITH THE COMPTROLLER.**

SERVICES RENDERED IN 1904.

Pd. in 1905.			
Jan. 12,	Services (1904) at Washington, naturalization matters, . . .	A. Chamberlain,	\$100 00
June 9,	Services (1904) Ferris estate, . . .	Kenealy & Keating	150 00
Sept. 14,	Services (1904) at Washington collecting \$37,000 of Spanish War Claims, . . .	Andrew F. Gates,	802 00
	Total services rendered in 1904; paid for in 1905, . . .		<u>\$1,052 00</u>

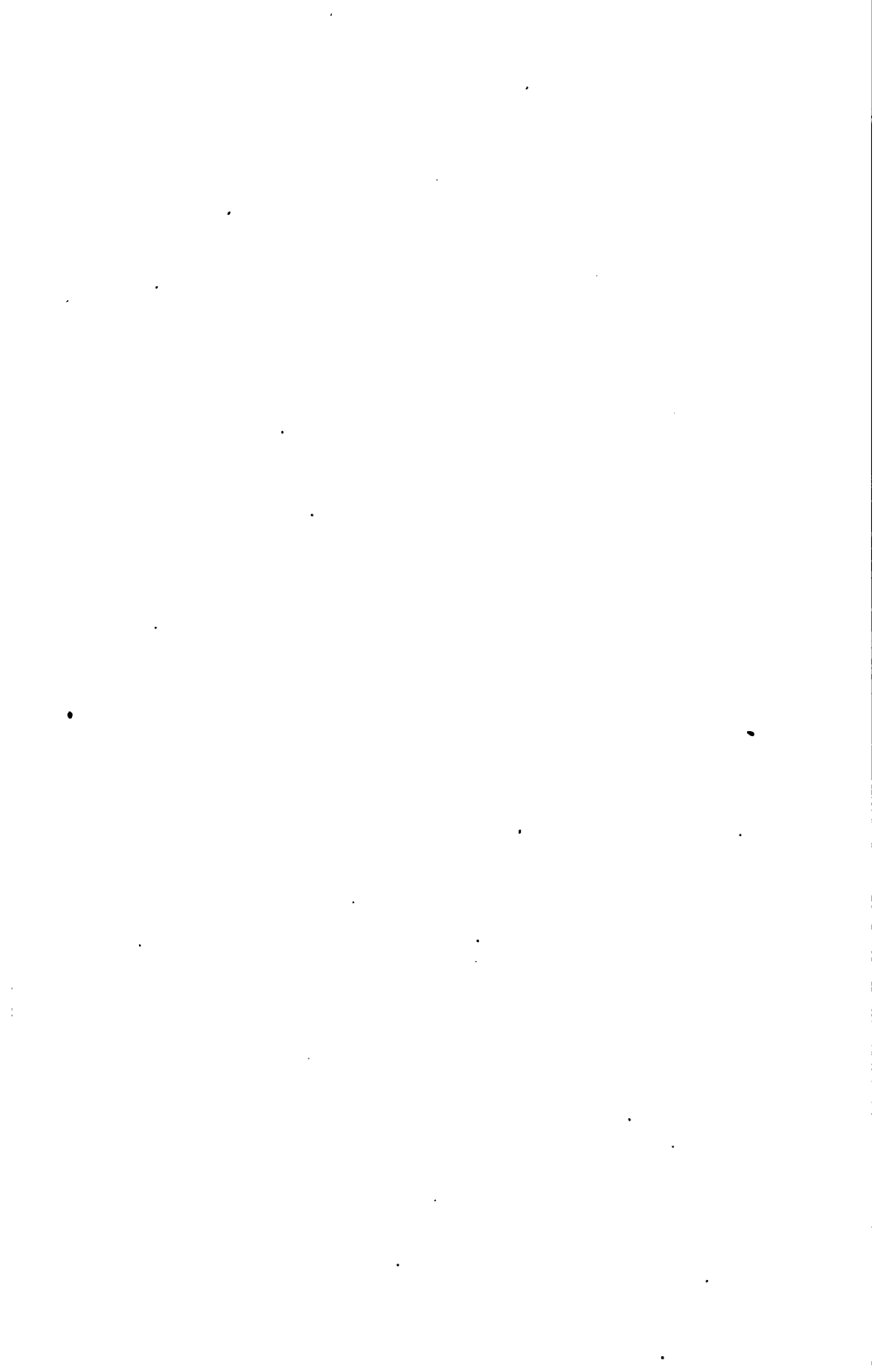
RENDERED IN 1905 AND 1906.

Pd. in 1905.			
May 27,	Services inheritance tax matters, . . .	W. F. Fay,	5 00
June 21,	Services in State vs. Norwich, . .	A. L. Storey,	10 00
July 5,	Services and expenses in foreclosure case, . . .	G. E. Hinman,	21 00
July 21,	Services Supreme Court, . . .	W. H. Harriman,	50 00
Sept. 13,	Services in State vs. Connecticut Loan and Realty Company, . .	N. E. Pierce,	175 00
Nov. 1,	Services (two weeks), . . .	M. Kenealy,	150 00
Nov. 23,	Services and expenses at Washington in Spanish War Claims, .	E. M. Day,	106 50
Pd. in 1906.			
Jan. 4,	Services in Supreme Court in McGovern vs. Mitchell <i>et al.</i> , . .	H. S. Stoddard,	350 00
Jan. 18,	Services, . . .	Gross, Hyde & Shipman,	200 00
Feb. 15,	Services in State vs. Savings Bank of New London, . . .	H. O. Bowers,	100 00
May 1,	Services and expenses, . . .	G. E. Hinman,	72 75
May 29,	Services and expenses, Bridgeport	J. G. Mitchell,	13 60
June 30,	Services and expenses in Ice cases, .	B. Holden,	50 00
July 9,	Services and expenses in New York Insurance Company cases vs. Insurance Commissioner, .	W. F. Henney,	300 00
1907.			
Jan.	Services and expenses in State vs. Knapp <i>et al.</i> , . . .	Kenealy & Keating,	98 20
Jan.	Services and expenses in foreclosure cases, . . .	W. U. Pearne,	55 00
			<u>\$1,757 05</u>

Personal and incidental expenses during the year 1905, as per vouchers on file with the Comptroller, . . . \$197 07

Personal and incidental expenses during the year 1906-1907, as per vouchers on file with the Comptroller, . . . 124 90

\$321 97



State of Connecticut;
PUBLIC DOCUMENT, No. 2.

REPORT
OF THE
Commissioner of the School Fund
TO
HIS EXCELLENCY THE GOVERNOR,
FOR THE
FISCAL YEAR ENDING SEPTEMBER 30, 1906.

Printed by order of the Legislature.

HARTFORD:
Press of THE HARTFORD PRINTING CO., (Elihu Geer Sons),
16 State Street,
1906.

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

REPORT

OF THE

Commissioner School Fund.

To His Excellency the Governor:

I have the honor to submit my report as Commissioner of the School Fund for the fiscal year ending September 30, 1906.

The manner in which the fund is invested, is shown in document No. 1 hereunto appended, containing an "Abstract of the Schedule of Securities," by which it appears that the principal of the fund, is, at present \$2,022,673.78.

Changes in the amount of the principal have been comparatively slight for a number of years. The average yearly amount of the same for the last twenty-five years, being \$2,017,879.85.

For several years a portion of the interest accruing from the fund was added to the principal, but this practice was long since discontinued, the whole amount of the income being paid out towards the support of the public schools of the State.

The increase or decrease of the principal now depends mainly upon the gains or losses from sales of real estate taken by foreclosure of mortgages. Under the system of foreclosure proceedings in our State, where a time is limited by the courts, for redemption by the borrower, it is often the case, that the limitation extends to such a length of time as to practically absorb any equity that might have been in the property, and under these circumstances, it is, in many cases difficult to realize any considerable advance above the claim of the State when sales are made, and in some instances a loss is sustained.

During my incumbency of the Office of Commissioner, since August 1, 1898, the net gain to the principal of the fund has been \$15,768.31.

Statements Nos. 2 and 3 show, respectively, the amount of receipts and expenditures of the principal and revenue of the fund.

The amount of receipts to the principal is larger than in the preceeding year, and the amount disbursed for loans, is correspondingly greater. In addition to the amount of \$285,440.00 in new loans, there have been renewals and extensions of *time* loans, to the amount of \$34,900.00.

The applications for loans have at times been considerably in excess of the amount of funds on hand, for investment.

The receipts to the revenue are somewhat less than in the previous year, being due to the prevailing lower rates of interest.

The amount of the earnings of the fund is shown by the amount of revenue transferred to the civil list March 1, 1906, for distribution to the public schools of the State, which was \$108,825.85.

This amount shows that a *gross* income of about $5\frac{38}{100}\%$ was realized on the amount of the principal of the fund, or, if the expenses of the department were deducted the *net* income for the year would be about 5% on the sum of the principal.

Collections on interest account have, on the whole been quite satisfactory. The amount of overdue interest, for six months, or more is materially less than in former years; the total amount on September 30th being \$3,179.73, of which \$2,646.43 was due on Connecticut loans, and \$553.30 on loans in Ohio.

The condition of the bank stock held by the fund, is shown in statement No. 4. There have been no sales of stock for several years.

The estimated market value of these stocks is about \$6,000.00 in excess of the previous year's valuation, and is \$43,456.39 above the amount of the cost of the same to the fund.

The average income derived the past year, amounts to about $5\frac{80}{100}\%$ on the cost or par value of the stocks, and about 5% on the market value thereof.

The amount of the real estate belonging to the fund is \$166,411.91 as against \$178,255.46 the preceeding year. A slight net gain has resulted from sales during the year. Contracts of sale, or bond for deeds have been executed, representing \$11,840.50 which will reduce the amount of the real estate holdings to \$154,571.41.

Real estate taken by foreclosure, and without any reference to locality or surroundings, cannot be classed with that which is well bought, and favorably located; but with few exceptions, the properties belonging to the fund, are in good condition and are of good rental value.

Reference is made to Statement No. 5 for the cost of management of the fund for the fiscal year; and to table No. 6 which shows the estimated amount of the principal for the various years since 1820.

In Statement No. 7 will be found the amount of dividends from the fund for 109 years. The wisdom of the fathers in establishing this fund is evidenced by the fact that during these years there has been distributed from its earnings to the public schools of the state, the sum of *ten million, seven hundred and forty-eight thousand, five hundred and ninety dollars and eighty-seven cents*, (\$10,748,590.87). This amount is about nine times the amount of the original capital of the fund.

The more than \$100,000.00 now yearly turned into the Treasury as the earnings of the fund is no small factor in providing the means for the payment of the state's annual appropriation for public schools.

Being by the Constitution of our State constituted "*a perpetual fund, the interest of which shall be inviolably appropriated to the support and encouragement of the public or common schools throughout the State,*" it still has its place in our financial system, and with careful and judicious management its mission will be performed in accordance with the provision of the said Constitution for the "*equal benefit of the people thereof.*"

An abstract of the schedule of securities constituting the Agricultural College Fund is herewith submitted.

The real estate held by the fund at the close of the fiscal year has since been sold and converted into cash.

The fund remains intact at \$185,000.00.

Respectfully submitted,

CARNOT O. SPENCER,

Commissioner.

HARTFORD, CONN., Dec. 26, 1906.

1906

No. I.
AN ABSTRACT
OF THE
SCHEDULE OF THE SECURITIES
CONSTITUTING THE
Principal of the Connecticut School Fund,
SEPTEMBER 30, 1906.

BONDS, NOTES AND MORTGAGES.

In Connecticut,	\$1,039,854.00
In Ohio,	662,765.00
In Indiana,	13,500.00
In Massachusetts,	157.00
	<u>\$1,716,276.00</u>

REAL ESTATE.

By foreclosure and deed, cost,	166,411.91
--	------------

BANK STOCK.

In nine Banks,	115,212.61
--------------------------	------------

CASH.

In Treasury,	24,773.46
	<u>\$2,022,673.98</u>

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the principal of the School Fund of said State as prepared and presented to us by Carnot O. Spencer, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner, on the 30th day of September, A. D. 1906, and find the same to be correct and amounting to the sum of two million and twenty two thousand, six hundred and seventy three dollars and ninety eight cents, (\$2,022,673.98).

WILLIAM P. BAILEY, } *Auditors of*
EDWARD M. YEOMANS, } *Public Accounts.*

HARTFORD, CONN., Nov. 14, 1906.

No. 2.**Statement of the Receipts and Disbursements of the Principal
of the School Fund, from October 1, 1905, to
September 30, 1906, inclusive.****RECEIPTS.**

Cash remaining in Treasury September 30, 1905,	\$37,437.69
Cash received from sundry persons in payment of Bonds, Notes and from sale of Real Estate,	272,775.77
	<u>\$310,213.46</u>

DISBURSEMENTS.

Commissioner's orders to sundry persons for Loans, . . .	\$285,440.00
Cash remaining in the Treasury, Sept. 30, 1906, . . .	24,773.46
	<u><u>\$310,213.46</u></u>

No. 3.

**Statement of the Receipts and Disbursements of the Revenue
of the School Fund, from October 1, 1905, to
September 30, 1906, inclusive.**

RECEIPTS.

Cash remaining in Treasury September 30, 1905,	\$73,290.80
Cash received from interest on Bonds and Notes, dividends on Stocks and Rents, . . .	104,254.88
Cash received from interest on Revenue remain- ing in Treasury,	1,573.90
Cash received from interest on Principal remain- ing in the Treasury,	620.11
	<u>\$179,739.14</u>

DISBURSEMENTS.

Amount transferred to the Civil List, March 1, 1906, . . .	\$108,825.85
Cash remaining in the Treasury, September 30, 1906, . . .	70,913.29
	<u><u>\$179,739.14</u></u>

No. 4.

Showing the number of Shares of Stock held in each Bank,
cost of same, market value, and the amount of dividends
received for the year ending September 30, 1906.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Market Value.	Dividends.
Connecticut National,	64	\$6,400.00	\$10,432.00	\$512.00
City, Hartford,	100	10,000.00	10,100.00	380.00
Danbury National,	57	5,700.00	5,985.00	285.00
Fairfield County Nat'l,	72	7,200.00	7,200.00	396.00
Hartford National,	500	50,000.00	71,500.00	3,500.00
Middlesex County Nat'l,	50	5,000.00	3,750.00	240.00
Middletown National, ..	134	10,050.00	13,802.00	804.00
National, New Haven, ..	100	10,000.00	19,900.00	964.80
Waterbury National, ...	200	10,862.61	16,000.00	826.55
	1,277	\$115,212.61	\$158,669.00	\$7,907.85

No. 5.

**Statement of the Cost of Management of the School Fund
for the fiscal year ending September 30, 1906.**

Salaries,	\$5,700.00
Office Expenses,	1,801.68
Legal Expenses,	200.00
	\$7,201.68
 Auditors of Public Accounts,	 \$251.75
Premiums on Bonds,	297.50

No. 6.

SCHOOL FUND PRINCIPAL.

ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,	\$1,858,074.33	1877,	\$2,019,174.28
1825,	1,719,484.24	1878,	2,019,174.41
1828,	1,877,615.10	1879,	2,019,650.89
1829,	1,882,261.68	1880,	2,021,346.31
1831,	1,902,957.87	1881,	2,021,346.31
1833,	1,929,738.29	1882,	1,997,549.26
1835,	2,019,920.89	1883,	2,015,704.83
1837,	2,027,402.49	1885,	2,030,123.74
1838,	2,028,531.20	1886,	2,023,204.27
1840,	2,040,228.74	1887,	2,012,854.27
1842,	2,044,354.87	1888,	2,019,572.40
1844,	2,051,423.77	1889,	2,023,753.83
1845,	2,070,055.01	1890,	2,020,073.83
1847,	2,077,641.19	1891,	2,018,763.44
1849,	2,076,602.75	1892,	2,012,169.54
1851,	2,049,482.32	1893,	2,014,449.41
1853,	2,046,784.19	1894,	2,011,768.28
1855,	2,049,953.05	1895,	2,013,102.01
1857,	2,046,397.32	1896,	2,006,048.97
1860,	2,050,460.49	1897,	2,007,080.97
1862,	2,049,426.77	1898,	2,014,680.67
1864,	2,046,532.23	1899,	2,018,827.80
1866,	2,044,035.47	1900,	2,018,641.29
1868,	2,046,108.87	1901,	2,019,303.52
1869,	2,044,025.62	1902,	2,020,732.91
1870,	2,043,375.62	1903,	2,022,178.33
1872,	2,044,190.81	1904,	2,023,527.23
1874,	2,044,226.54	1905,	2,022,502.23
1876,	2,028,332.81	1906,	2,022,673.98

No. 7.

Statement of the Amount of Dividends paid in each year
since the establishment of the School Fund.

Year.	Dividend.	Year.	Dividend.
2 yrs. end'g Mar., 1799	\$60,403.78	1855.....	\$130,054.60
1800.....	23,651.10	1856.....	129,243.94
1801.....	15,073.27	1857.....	143,193.75
1802.....	15,959.75	1858.....	143,047.35
1803.....	47,505.02	1859.....	134,033.90
1804.....	49,312.74	1860.....	131,825.00
1805.....	45,157.39	1861.....	124,647.35
1806.....	47,941.87	1862.....	130,350.40
1807.....	39,100.77	1863.....	132,589.20
1808.....	41,022.17	1864.....	134,517.60
1809.....	26,540.68	1865.....	132,018.78
1810.....	45,088.90	1866.....	130,658.00
1811.....	45,531.59	1867.....	132,702.40
1812.....	32,309.80	1868.....	136,015.00
1813.....	26,075.10	1869.....	124,082.00
1814.....	39,223.50	1870.....	124,348.00
1815.....	38,878.00	1871.....	128,468.00
1816.....	40,595.72	1872.....	131,748.00
1817.....	40,186.32	1873.....	132,924.00
1818.....	49,404.98	1874.....	133,530.00
1819.....	58,020.62	1875.....	148,473.00
1820.....	58,439.36	1876.....	135,219.00
1821.....	67,429.60	1877.....	137,261.00
1822.....	68,013.60	1878.....	138,475.00
1823.....	72,203.25	1879.....	124,585.00
1824.....	79,190.50	1880.....	112,188.00
1825.....	72,418.30	1881.....	100,611.70
1826.....	72,391.95	1882.....	87,721.20
1827.....	72,449.75	1883.....	112,096.50
1828.....	72,553.45	1884.....	112,950.75
1829.....	72,573.00	1885.....	120,855.20
1830.....	76,993.80	1886.....	114,124.50
1831.....	77,333.40	1887.....	114,945.00
1832.....	77,067.00	1888.....	116,199.00
1833.....	80,913.80	1889.....	117,932.25
1834.....	80,328.20	1890.....	119,430.75
1835.....	83,799.00	1891.....	120,930.75
1836.....	87,773.80	1891*.....	123,039.75
1837.....	95,862.85	1892.....	125,856.75
1838.....	97,746.40	1893.....	127,092.75
1839.....	104,906.25	1894.....	127,941.75
1840.....	103,345.00	1895.....	130,832.25
1841.....	113,599.80	1896.....	134,447.25
1842.....	117,493.60		
1843.....	118,496.00		
1844.....	117,717.60		
1845.....	117,730.20		
1846.....	119,385.00		
1847.....	125,710.66		
1848.....	126,126.80		
1849.....	133,336.50		
1850.....	136,050.00		
1851.....	129,108.00		
1852.....	132,792.80		
1853.....	132,990.75		
1854.....	141,376.21		

Amount credited to the Civil List for
School purposes:

1897.....	112,961.08
1898.....	122,427.91
1899.....	113,722.79
1900.....	122,939.77
1901.....	121,231.52
1902.....	110,524.21
1903.....	106,838.22
1904.....	109,252.86
1905.....	109,579.27
1906.....	108,825.85

Total dividends, 109 years, \$10,748,590.87

*The time for taking the enumeration changed to Oct., hence the second one in this year.

AN ABSTRACT

OF THE

AGRICULTURAL COLLEGE FUND.

Bond and Mortgages,	\$126,400.00
Real Estate,	4,500.00
Cash in Treasury,	4,100.00
	\$135,000.00

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of Securities comprising the Principal of the Agricultural College Fund, and have carefully compared the items thereof with the vouchers, as presented to us by Carnot O. Spencer, Commissioner, on the 30th day of September, A. D. 1906, and find the same correct, and amounting to the sum of one hundred and thirty five thousand dollars, (\$135,000.00).

WILLIAM P. BAILEY, } *Auditors of*
 EDWARD M. YEOMANS, } *Public Accounts.*

HARTFORD, CONN., Nov. 14, 1906.

State of Connecticut
PUBLIC DOCUMENT NO. 5

REPORT
OF THE
BANK COMMISSIONERS
TO
The Governor

DECEMBER 31, 1906

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press
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1906

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APPROVED BY
THE BOARD OF CONTROL.

BANK COMMISSIONERS.

CHARLES H. NOBLE, NEW MILFORD.

GEORGE F. KENDALL, SUFFIELD.



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State of Connecticut

BANK COMMISSIONERS' REPORT.

HARTFORD, December 31, 1906.

To His Excellency HENRY ROBERTS, Governor:

The Bank Commissioners have the honor to submit their Annual Report with the annual statements of the Savings Banks as of October 1, 1906, together with the statements of the State Banks and Trust Companies, showing their condition at the close of business September 4, 1906. The following statement gives an abstract of the assets and liabilities of the Savings Banks as compared with October 1, 1905:

ASSETS.

	October 1, 1906.	October 1, 1905.	Increase.	Decrease.
Loans on Real Estate, . . .	\$79,413,936.73	\$75,155,281.08	\$4,258,714.70	.....
Loans on Collateral Security, .	11,928,564.09	9,407,471.97	2,521,092.12	.....
Loans on Personal Security only, .	3,039,084.27	2,898,918.80	140,165.47	.....
Invested in United States bonds, .	171,700.00	270,700.00	.....	\$99,000.00
Invested in State, Town, City, School District and Corporation Bonds and Obligations, . . .	48,443,940.24	47,519,634.03	924,306.21	.....
Invested in Railroad Stocks and Bonds,	97,421,790.23	90,327,789.08	7,094,001.14	.....
Invested in Bank Stocks, . . .	7,124,429.64	7,123,079.64	1,350.00	.....
Real Estate owned, including Banking Houses,	3,040,086.28	3,372,233.63	.....	332,137.35
Miscellaneous Assets,	2,743,028.28	2,773,009.30	.....	34,980.92
Cash on hand and in Banks, . .	6,893,222.94	7,100,767.57	.....	207,544.63
Total Assets.	\$260,229,851.79	\$245,947,884.95	\$14,281,966.84	

LIABILITIES.

	October 1, 1906.	October 1, 1905.	Increase.	Decrease.
Deposits,	\$246,264,984.64	\$233,948,807.40	\$12,316,177.15	.....
Surplus,	9,096,178.89	8,552,309.33	512,809.07	.....
Interest and Profit and Loss, . .	4,732,417.87	4,356,244.85	375,073.02	.....
Other Liabilities,	135,270.89	157,863.20	.....	\$22,592.40
Total Liabilities,	\$360,229,851.79	\$345,947,884.95	\$14,281,966.84	.....

The loans on Real Estate have increased \$4,258,714.70, the loans on Collateral Security \$2,521,092.12, and the loans on Personal Security \$145,165.47. While Municipal Obligations have increased only \$924,306.21, Railroad Bonds have increased \$7,094,001.14. This can be accounted for by the fact that a higher rate of interest could be obtained by investing in railroad bonds than in municipal securities. Government Bonds have decreased \$99,000, and the miscellaneous items \$34,980.92. The Real Estate owned, including Banking Houses, has decreased \$332,137.25 following a decrease of nearly the same amount for the preceding year. The decrease in this item for the past three years has been \$820,376.28, although the loans on real estate have increased \$8,015,930.75 for the same period.

The deposits have increased for the year \$12,316,677.15, making the total \$246,264,984.64. The increase in the number of depositors is 23,418, making a total of 517,301, and the average amount due each depositor is \$476.06, a gain of \$4.61. The amount of taxes paid to the State was \$501,101.11, an increase of \$28,750.36.

DIVIDENDS.

The rate per cent. of dividends and the total amount paid is shown in the following table.

DIVIDENDS.

Number of Banks.	Rate Per Cent.	Amount of Dividends.	Amount of Deposits with Dividends Added.
64	4	\$6,235,121.27	\$169,480,630.51
23	3½	2,510,182.81	76,712,614.86
2	0	.....	121,789.77
Totals, 88	.....	\$8,745,303.58	\$246,264,984.64

Twenty-one discriminate against large deposits.

In addition to the usual table of miscellaneous items we give below a detailed statement of the receipts and disbursements of the income accounts showing an amount carried to Surplus of \$512,809.07, and an increase of Interest and Profit and Loss of \$375,073.02, making a total of \$887,882.09.

Interest and Profit and Loss per last report, .	\$ 4,358,344.85	
Income received during the year, . . .	11,943,662.09	\$16,302,006.94
Expenses,	\$602,861.18	
State Tax,	501,101.11	
Town and City taxes and assessments, . .	50,502.55	
Premiums charged off,	979,737.91	
Other amounts charged off,	176,273.67	
Dividends,	8,745,303.58	
Carried to Surplus,	512,809.07	
Interest and Profit and Loss per this report, .	4,733,417.87	\$16,302,006.94

The miscellaneous items are as follows:

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1906.	October 1, 1907.	Increase.	Decrease.
Number of depositors having less than \$1,000,	444,858	426,608	19,250	.....
Amount of such deposits,	\$95,489,509.43	\$90,966,133.15	\$4,523,376.28	.....
Depositors having \$1,000 and not over \$2,000,	48,498	45,840	2,658	.....
Amount of such deposits,	\$64,229,899.37	\$60,807,374.84	\$3,422,524.43	.....
Depositors having \$2,000 and not over \$10,000,	22,524	22,050	1,474	.....
Amount of such deposits,	\$80,656,253.91	\$75,676,971.71	\$4,979,282.20	.....
Depositors having over \$10,000,	421	385	36	.....
Amount of such deposits,	\$5,899,322.03	\$5,397,927.79	\$491,394.24	.....
Total number of depositors,	517,301	498,863	23,418	.....
Total amount of deposits,	\$346,264,984.64	\$323,848,307.49	\$12,416,677.15	.....
Largest amount due a single depositor,	52,030.00	52,736.35	.....	\$716.35
Average amount due depositors,	476.06	471.45	\$4.61	.....
Number accounts opened during the year,	86,307	77,891	8,416	.....
Number accounts closed during the year,	62,040	54,446	7,594	.....
Income received during the year,	\$11,943,662.09	\$11,240,075.96	\$703,586.13	.....
Dividends declared during the year,	8,745,303.58	8,241,843.59	503,459.99	.....
Amount deposited, including interest credited,	64,908,896.57	56,675,623.86	8,237,772.71	.....
Amount withdrawn during the year,	51,430,594.68	43,457,660.66	7,972,934.02	.....
Amount past-due paper,	23,091.90	20,300.61	2,791.29	.....
Amount of losses charged off during the year,	176,373.67	264,736.04	.....	78,462.37
Expenses, including salaries,	602,861.18	575,850.88	\$27,010.30	.....
State tax,	501,101.11	472,350.75	28,750.36	.....
Amount of assets yielding no income,	261,939.84	263,992.94	.....	107,063.10
Largest amt. loaned to one individual, company, society, or corporation,	300,000.00	300,000.00	.....	.....

The Thompson Savings Bank of Putnam has realized on its assets sufficiently to enable it to pay its depositors in full, and at the expiration of the restraining order on February 27, 1907, will do so, and its directors and corporators have voted to authorize a petition to the next General Assembly for a special act revoking its charter and enabling it to deposit with the treasurer of the State all unclaimed deposits.

The restraining order to the Stonington Savings Bank expires

January 3, 1907. On December 29, 1906, a further order was made restraining payments until January 3, 1908, with the exception of 15 per cent. on the remaining amount of deposits to be paid June 1, 1907. This payment with those already paid makes 89.59 + per cent. of the principal.

The Watertown Savings Bank having paid its depositors the principal of their deposits, Mr. S. McLean Buckingham of Watertown has been appointed receiver to take charge of its remaining assets, and they will be liquidated and distributed under the orders of the court.

This reduces the number of Savings Banks to 88 instead of 89 as reported December 31, 1905.

The affairs of the People's Savings Bank of Pawcatuck are still in the hands of the receiver, Mr. Alfred Coit of New London. It is expected that a final dividend will be paid during the coming year.

STATE BANKS AND TRUST COMPANIES.

The number of State Banks remains the same with the same amount of capital stock. The number of Trust Companies has been increased by the addition of the People's Bank and Trust Company, located at New Haven. This company was chartered in 1899 as the Holland Guarantee Company, and the time for organization extended in 1901. It was organized in June, 1903, and its name changed by the court October 11, 1905, as above, and it opened for business December 28, 1905. Its capital of \$90,500.00, and an addition of \$50,000.00 to the capital of the New Haven Trust Company and of \$20,000.00 to the capital of the Seymour Trust Company makes an increase of \$160,500.00 to the capital stock of the trust companies, making a total of \$2,635,500.00.

Five reports were called for during the year showing their condition at the close of business on November 9, 1905, January 29,

April 6, June 18, and September 4, 1906. An abstract of these reports follows the statements of the banks and trust companies.

Ten trust companies solicit deposits for savings which on September 4, 1906, amounted to a total of \$5,271,898.10, an increase in two years of \$1,642,462.75. These deposits are rapidly increasing and they should be safeguarded in some way by law. It would seem to the commissioners that they should be treated in the aggregate as a trust fund and be subject in that connection to the laws relating to the investment of trust funds, the profits above the specified interest rate paid to depositors to accrue to the company, and all losses to be made good from other funds of the company. If these deposits were compelled by law to be treated in this way it would be unnecessary for a company to maintain the fifteen per cent. reserve fund on this class of deposits as required in Section 3400, General Statutes.

An abstract of the reports for September 4, 1906, showing the total assets and liabilities, will be found below.

STATE BANKS. .

ASSETS.

Loans and discounts,	\$7,337,818.94
Overdrafts,	24,031.07
Stocks and securities,	2,725,897.46
Banking house, furniture and fixtures,	234,091.83
Real estate,	39,319.18
Due from other banks and bankers,	145,685.52
Due from approved reserve agents,	1,283,125.20
Specie and currency,	503,637.49
Checks and cash items,	134,758.98
Total assets,	<u>\$12,428,365.67</u>

LIABILITIES.

Capital stock,	\$2,240,000.00
Surplus,	447,000.00
Undivided profits,	735,500.46
Due to banks and bankers,	177,099.72
Dividends unpaid,	1,246.76
Deposits,	8,818,560.40
Other liabilities,	8,958.33
Total liabilities,	<u>\$12,428,365.67</u>

TRUST COMPANIES.

ASSETS.

Loans and discounts,	\$13,332,910.53
Overdrafts,	47,256.45
Stocks and securities,	5,914,844.73
Banking house, furniture and fixtures,	568,904.76
Real estate,	122,565.84
Due from other banks and bankers,	1,382,268.26
Due from approved reserve agents,	2,027,904.82
Specie and currency,	848,354.42
Checks and cash items,	246,126.88
Other assets,	32,612.55
Total assets,	\$24,523,749.24

LIABILITIES.

Capital stock,	\$2,635,500.00
Surplus,	979,374.23
Undivided profits,	984,199.49
Due to banks and bankers,	197,666.48
Dividends unpaid,	770.25
General deposits,	13,925,639.56
Savings deposits,	5,271,898.10
Other liabilities,	528,701.13
Total liabilities,	\$24,523,749.24

Respectfully submitted,

CHARLES H. NOBLE,
 GEORGE F. KENDALL,

Bank Commissioners.

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REPORTS OF SAVINGS BANKS.

October 1, 1906.

BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$344,268.50	Whole amount of deposits, .	\$370,364.44
Loans on personal security only,	13,232.00	Surplus account,	37,786.79
Town, city, and borough notes and orders, . . .	24,000.00	Interest account, less current expenses and taxes paid,	6,135.37
Bank stocks in Connecticut, .	21,825.00	Profit and loss account, .	2,140.54
Bank stocks in other states, .	3,600.00		
Real estate by foreclosure, .	1,900.00		
Banking house safe,	500.00		
Cash in banks,	5,740.97		
Cash in vault,	1,360.67		
Total assets,	\$416,427.14	Total liabilities,	\$416,427.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
35 shares City Bank Hartford, \$	3,500.00	3,500.00	3,500.00
8 " Farmers & Mech. Nat., "	800.00	800.00	896.00
10 " First National, "	1,000.00	1,000.00	1,500.00
5 " American " "	250.00	250.00	350.00
24 " Phoenix " "	2,400.00	2,400.00	3,048.00
7 " National Exchange " "	350.00	350.00	460.00
14 " Ct. Trust & Safe Dep. Co., "	1,400.00	1,400.00	3,640.00
10 " Hartford Trust Co., "	1,000.00	1,000.00	1,850.00
13 " Middletown National, Middletown,	975.00	975.00	1,391.00
1½ " Middlesex Co. " "	150.00	150.00	135.00
17 " Southington " "	1,700.00	1,700.00	1,700.00
30 " National Commerce, New London,	3,000.00	3,000.00	4,500.00
25 " Thames National, Norwich,	2,500.00	2,500.00	3,750.00
8 " First " Meriden,	800.00	800.00	1,520.00
20 " Home " "	2,000.00	2,000.00	2,400.00
12 " Merchants Exch. Nat., New York,	600.00	600.00	750.00
10 " American " " "	1,000.00	1,000.00	1,800.00
20 " Fourth " " "	2,000.00	2,000.00	3,500.00
Totals, \$	25,425.00	25,425.00	36,690.00

BERLIN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	814; total amount,	\$150,115.69
2	Number of depositors having \$1,000 and not over \$2,000,	72; total amount,	96,963.64
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount,	123,285.11
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	925; total deposits,	\$370,364.44
6	Largest amount due a single depositor,		8,914.24
7	Number of accounts opened during the past year, 105; number closed, 13; increase, 92.		
8	Amount deposited, including interest credited, during the past year,		76,269.73
9	Amount withdrawn during the past year,		55,934.31
10	Amount of increase,		20,335.42
11	Total of interest and profit and loss, and rent accounts per last report,	\$6,263.66	
12	Amount of income received during the year,	19,624.73—	25,888.39
13	Total expenses including salaries during the year,	1,533.22	
14	State tax during the year,	645.48	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	6,773.70	
	2 per cent. paid July 1, 1906; amount,	6,952.37	
19	Net amount carried to surplus,	1,707.71	
20	Total of interest and profit and loss and rent accounts per this report,	8,275.91—	25,888.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	Nearly 6%	
28	Net income from foreclosed real estate during the past year,		113.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees: William Bulkeley, Edward Alling, Theron Upson, Frank L. Wilcox, E. W. Mildrum, Chas. H. Risley, W. H. Upson.

THE BRANFORD SAVINGS BANK.

WILLIAM R. FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$293,627.00	Whole amount of deposits, . . .	\$342,676.28
Loans on collateral security, . . .	1,100.00	Surplus account, . . .	19,281.48
Loans on personal security only, . . .	7,347.60	Interest account, less current expenses and taxes paid, . . .	4,698.84
Town, city, and borough notes and orders, . . .	1,000.00		
Railroad bonds, . . .	43,055.00		
Insurance and taxes advanced on real estate mortgaged, . . .	24.10		
Premium account, . . .	137.50		
Cash in banks, . . .	18,358.01		
Cash in vault, . . .	2,007.39		
Total assets, . . .	\$366,656.60	Total liabilities, . . .	\$366,656.60

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Branford notes, 4%, . . . \$	1,000.00	1,000.00	1,000.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	4,000.00	3,920.00	3,800.00
Chicago & Northwestern, Ottumwa, Cedar Falls & St. P. Div., 5s, 1909,	4,000.00	4,000.00	4,040.00
Conn. Railway & Lighting Co., 4½s, 1951,	10,000.00	10,000.00	10,050.00
Consolidated Railway Co., 4s, 1954,	5,000.00	4,850.00	4,825.00
St. L., I. Mt. & So. R. & G. Div., 4s, 1933,	10,000.00	9,555.00	9,350.00
Southern Indiana, 4s, 1951,	6,000.00	5,730.00	5,520.00
Terminal R. R. Ass'n of St. Louis, 4s, 1953,	5,000.00	5,000.00	4,750.00
Totals, \$	44,000.00	43,055.00	42,335.00

THE BRANFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1137; total amount,	\$231,192.48
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	87,269.95
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	24,213.85
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1215; total deposits,	\$342,676.28
6	Largest amount due a single depositor,		3,923.56
7	Number of accounts opened during the past year, 213; number closed, 97; increase 116.		
8	Amount deposited, including interest credited, during the past year,		145,354.45
9	Amount withdrawn during the past year,		101,690.05
10	Amount of increase,		43,664.40
11	Total of interest and profit and loss, and rent accounts per last report,	\$4,001.87	
12	Amount of income received during the year,	17,473.46—	21,475.33
13	Total expenses including salaries during the year,	1,189.09	
14	State tax during the year,	664.51	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	5,360.03	
	2 per cent. paid July 1, 1906; amount,	5,775.27	
19	Net amount carried to surplus,	3,787.59	
20	Total of interest and profit and loss and rent accounts per this report,	4,698.84—	21,475.33
21	Amount of past-due paper at this time is		4,975.00
22	Amount of assets yielding no income the past year,		22,500.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		700.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Henry H. Fowler; Treasurer, William R. Foote; Directors or Trustees, Henry H. Fowler, M. P. Harding, A. E. Hammer, Daniel O'Brien, Francis Cull, M. O. Babcock, Henry G. Harrison, Richard Bradley, Chas. F. Bradley, Herman Johnson, William R. Foote.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,062,375.93	Whole amount of deposits, \$5,850,827.39
Loans on collateral security, . . . 377,296.00	Surplus account, . . . 200,000.00
Loans on personal security only, . . . 142,000.00	Interest account, less current expenses and taxes paid, . . . 86,797.18
Town, city, school district, and corporation bonds, . . . 893,000.00	Profit and loss account, . . . 44,329.17
Railroad bonds, . . . 2,235,000.00	Rent account, . . . 239.26
Bank stocks in Connecticut, . . . 148,550.00	Suspense, . . . 33.00
Bank stocks in other states, . . . 31,000.00	
Real estate by foreclosure, . . . 12,753.81	
Banking house, . . . 85,000.00	
Cash in banks, . . . 160,289.94	
Cash in vault, . . . 34,960.32	
Total assets, . . . \$6,182,226.00	Total liabilities, . . . \$6,182,226.00

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., 4s, 1924-31,\$	28,000.00	28,000.00	28,000.00
Denver, Col., 5s, 1919,	50,000.00	50,000.00	55,000.00
Ansonia, Conn., 4s, 1912,	15,000.00	15,000.00	15,000.00
Bridgeport, " 4s, 1919,	150,000.00	150,000.00	153,000.00
" " 5s, 1908,	60,000.00	60,000.00	60,600.00
Danbury, " 4s, 1946,	20,000.00	20,000.00	20,200.00
" " 4½s, 1910,	30,000.00	30,000.00	30,600.00
Fairfield, " 4s, 1908-21,	33,000.00	33,000.00	33,000.00
New Britain, " 4s, 1932,	25,000.00	25,000.00	25,250.00
Stamford, " 4s, 1910,	94,000.00	94,000.00	94,000.00
Chicago, Ill., 4s, 1921,	25,000.00	25,000.00	25,250.00
" " 4s, 1921,	15,000.00	15,000.00	15,150.00
Des Moines, Iowa, 4s, 1915,	23,000.00	23,000.00	23,000.00
Louisville, Ky., 4s, 1930,	15,000.00	15,000.00	15,150.00
Boston, Mass., 4s, 1921,	10,000.00	10,000.00	10,200.00
Minneapolis, Minn., 4s, 1920,	20,000.00	20,000.00	20,200.00
St. Paul, " 4s, 1919,	20,000.00	20,000.00	20,200.00
Atlantic City, N. J., 4s, 1933,	25,000.00	25,000.00	25,000.00
New York City, N. Y., 5s, 1906,	50,000.00	50,000.00	50,000.00
Columbus, Ohio, 4s, 1933,	20,000.00	20,000.00	20,000.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Columbus, Ohio,	4s, 1908,	\$ 10,000.00	10,000.00	10,000.00
Dayton, " "	4s, 1912,	10,000.00	10,000.00	10,000.00
" " "	4s, 1912,	10,000.00	10,000.00	10,000.00
" " "	4s, 1914,	15,000.00	15,000.00	15,000.00
Toledo, " "	4s, 1915,	40,000.00	40,000.00	40,000.00
Portland, Oregon,	5s, 1923,	10,000.00	10,000.00	11,100.00
" " "	5s, 1928,	7,000.00	7,000.00	7,910.00
Pawtucket, R. I.,	4s, 1910,	20,000.00	20,000.00	20,000.00
Woonsocket, " "	4s, 1925,	25,000.00	25,000.00	25,250.00
" " "	4s, 1927,	15,000.00	15,000.00	15,150.00
Milwaukee, Wis.,	5s, 1907,	3,000.00	3,000.00	3,000.00
Totals,	\$	893,000.00	893,000.00	906,210.00
RAILROAD BONDS.				
Atlantic Coast Line,	4s, 1952,	\$ 35,000.00	35,000.00	34,300.00
Boston & Maine:—				
Maine Central,	5s, 1923,	20,000.00	20,000.00	22,600.00
Cent. R. R. of N. Jersey,	5s, 1987,	50,000.00	50,000.00	62,500.00
N. Y. & Long Branch,	4s, 1941,	50,000.00	50,000.00	53,000.00
Chic., Burl. & Quincy:—				
Illinois Division,	4s, 1949,	50,000.00	50,000.00	50,500.00
Illinois Div. Mortgage,	3½s, 1949,	100,000.00	100,000.00	90,000.00
Nebraska Extension,	4s, 1927,	40,000.00	40,000.00	40,800.00
Chic., Mil. & St. Paul:—				
Gen Mtg. Gold Bond				
Series "A,"	4s, 1989,	60,000.00	60,000.00	63,600.00
Gen Mtg. Gold Bond				
Series "B,"	3½s, 1989,	50,000.00	50,000.00	45,500.00
Chi. & Pac. West. Div.,	5s, 1921,	30,000.00	30,000.00	33,600.00
Dubuque Div.,	6s, 1920,	20,000.00	20,000.00	24,000.00
Lacrosse & Davenport,	5s, 1919,	40,000.00	40,000.00	43,600.00
Terminal Mtge.,	5s, 1914,	10,000.00	10,000.00	10,600.00
Chicago & Northwestern:—				
Boyer Valley,	3½s, 1923,	25,000.00	25,000.00	23,750.00
Mil., L. Shore & West.,	6s, 1925,	20,000.00	20,000.00	25,400.00
" " "	6s, 1921,	20,000.00	20,000.00	24,600.00
Chic., R. I. & Pacific,	6s, 1917,	80,000.00	80,000.00	93,600.00
Gen. Mtg. Gold Reg.,	4s, 1988,	70,000.00	70,000.00	70,000.00
Burl., Ced. R. & Nor.,	5s, 1934,	70,000.00	70,000.00	81,550.00
C. R., I. F. & N. W.,	5s, 1921,	10,000.00	10,000.00	11,000.00
Chic. & East. Illinois,	5s, 1937,	50,000.00	50,000.00	58,000.00
Chic. & Indiana Coal,	5s, 1936,	25,000.00	25,000.00	29,000.00
Conn. Ry. & Ltg. Co.:—				
Bridgeport Trac. Co.,	5s, 1923,	36,000.00	36,000.00	39,600.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Del., Lack. & Western:—			
N. Y., Lack. & West., 6s, 1921, \$	60,000.00	60,000.00	72,300.00
Great Northern:—			
Eastern Ry. of Minn., 4s, 1948,	25,000.00	25,000.00	25,000.00
St. P., Minn., & Man., 4½s, 1933,	65,000.00	65,000.00	70,200.00
Dakota Ext., 6s, 1910,	40,000.00	40,000.00	43,200.00
Montana Ext., 4s, 1937,	20,000.00	20,000.00	20,000.00
Illinois Central:—			
Springfield Div., 3½s, 1951,	60,000.00	60,000.00	54,600.00
Western Lines, 4s, 1951,	45,000.00	45,000.00	45,900.00
Chic., St. L. & N. Or., 5s, 1951,	40,000.00	40,000.00	48,000.00
Louisville & Nashville, 4s, 1940,	25,000.00	25,000.00	25,000.00
Louisv., Cin. & Lex., 4½s, 1931,	25,000.00	25,000.00	26,750.00
Michigan Central:—			
Detroit & Bay City, 5s, 1931,	50,000.00	50,000.00	58,500.00
Minneapolis & St. Louis, 4s, 1949,	40,000.00	40,000.00	37,200.00
Missouri Pacific:—			
St. L., Iron Mt. & So., 5s, 1931,	50,000.00	50,000.00	56,250.00
River & Gulf Div., 4s, 1933,	25,000.00	24,000.00	23,250.00
N. Y. C. & H. R.:—			
Registered gold bond, 3½s, 1997,	115,000.00	115,000.00	105,225.00
Utica & Black River, 4s, 1922,	25,000.00	25,000.00	25,500.00
N. Y., N. H. & Hartford, 4s, 1947,	150,000.00	150,000.00	151,500.00
" " " 4s, 1914,	50,000.00	50,000.00	50,000.00
Danbury & Norwalk, 4s, 1955,	40,000.00	40,000.00	41,600.00
N. Y., Prov. & Bos., 4s, 1942,	30,000.00	30,000.00	31,200.00
Old Colony, 4s, 1938,	25,000.00	25,000.00	25,750.00
Pennsylvania:—			
Cleveland & Pittsburg, 3½s, 1948,	60,000.00	60,000.00	55,800.00
P., Va. & Charleston, 4s, 1943,	30,000.00	30,000.00	31,200.00
T. Haute & Indianap., 5s, 1925,	30,000.00	30,000.00	33,300.00
Unit. N.J.R.R. & Canal, 4s, 1944,	60,000.00	60,000.00	64,800.00
" " " 4s, 1929,	40,000.00	40,000.00	42,400.00
Ter. R.R. Assn. of St. L., 4½s, 1939,	25,000.00	25,000.00	26,500.00
" " " " 5s, 1944,	25,000.00	25,000.00	29,000.00
Totals, \$	2,236,000.00	2,235,000.00	2,351,025.00
BANK STOCKS.			
671 shares Bridgeport Nat., Bridgeport,	33,550.00	33,550.00	63,745.00
130 " City " "	13,000.00	13,000.00	20,800.00
300 " Conn. " "	30,000.00	30,000.00	48,000.00
175 " First " "	17,500.00	17,500.00	35,000.00
240 " Pequonnock " "	24,000.00	24,000.00	36,000.00
30 " Aetna " Hartford,	3,000.00	3,000.00	6,000.00
50 " City, " "	5,000.00	5,000.00	5,000.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
50	shares	First	Nat., Hartford, \$	5,000.00	5,000.00	7,500.00
25	"	Hartford	" "	2,500.00	2,500.00	3,500.00
100	"	Thames	" Norwich,	10,000.00	10,000.00	15,000.00
100	"	Waterbury	" Waterbury,	5,000.00	5,000.00	8,000.00
40	"	Am. Exch.	" New York,	4,000.00	4,000.00	9,600.00
140	"	Chatham	" "	3,500.00	3,500.00	9,450.00
26	"	Gallatin	" "	1,300.00	1,300.00	4,745.00
60	"	Hanover	" "	6,000.00	6,000.00	29,100.00
30	"	Imp. & Trad.	" "	3,000.00	3,000.00	15,900.00
66	"	Merchants	" "	3,300.00	3,300.00	4,950.00
63	"	Nat. Bk. Com.,	" "	6,300.00	6,300.00	11,340.00
6	"	Nat. Bk. of N. A.,	" "	600.00	600.00	1,500.00
30	"	Nat. Park Bank,	" "	3,000.00	3,000.00	13,500.00
Totals,				\$ 179,550.00	179,550.00	348,630.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,549; total amount, \$2,440,153.76
2	Number of depositors having \$1,000 and not over \$2,000,	1,498; total amount, 2,047,708.47
3	Number of depositors having over \$2,000 and not over \$10,000,	532; total amount, 1,339,311.81
4	Number of depositors having over \$10,000,	2; total amount, 23,653.35
5	Total number of depositors,	12,581; total deposits, \$5,850,827.39
6	Largest amount due a single depositor,	12,767.81
7	Number of accounts opened during the past year, 2,334; number closed, 1,807; increase,	527.00
8	Amount deposited, including interest credited, during the past year,	1,606,573.03
9	Amount withdrawn during the past year,	1,278,643.24
10	Amount of increase,	327,929.79
11	Total of interest and profit and loss, and rent accounts per last report,	\$120,658.09
12	Amount of income received during the year,	259,361.95— 380,020.04
13	Total expenses including salaries during the year,	16,883.62
14	State tax during the year,	11,719.91
15	Town and City taxes and assessments paid,	1,290.07
16	Net amount of premiums charged off,	26,102.70
17	All other amounts charged off,	1,900.31
18	Dividends 1¼ per cent. paid Jan. 1, 1906; amount,	94,030.85
	1¼ per cent. paid July 1, 1906; amount,	96,726.97

BRIDGEPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	\$131,365.61—\$380,020.04
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	75,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	140,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	70,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4.57%
28	Net income from foreclosed real estate during the past year,	784.29
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, T. B. De Forest; Treasurer, Alexander Hawley; First Vice-President, Edward Sterling; Second Vice-President, F. B. Hawley; Directors or Trustees: F. N. Benham, George C. Edwards, I. W. Birdseye, Alexander Hawley, Chas. W. Hawley, Chas. B. Read, Frederick Trubee, Samuel A. Burns, H. H. Knapp.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,570,554.00	Whole amount of deposits, \$3,240,309.57
Loans on collateral security, . . . 113,110.00	Surplus account, . . . 100,000.00
Loans on personal security only, . . . 50,763.00	Interest account, less current expenses and taxes paid, and profit and loss account, . . . 49,510.11
Town, city, and borough notes and orders, . . . 64,000.00	
School district notes and orders, . . . 15,575.00	
Town, city, school district, and corporation bonds, . . . 190,750.00	
Railroad bonds, . . . 884,500.00	
Railroad stocks, . . . 5,000.00	
Bank stocks in Connecticut, . . . 306,600.00	
Bank stocks in other states, . . . 27,175.00	
Real estate by foreclosure, . . . 27,800.00	
Banking house, . . . 18,000.00	
Premium account, . . . 84,247.66	
Cash in banks, . . . 21,077.76	
Cash in vault, . . . 10,667.26	
Total assets, . . . \$3,389,819.68	Total liabilities, . . . \$3,389,819.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bristol, Conn., Borough, . . . \$	7,000.00	7,000.00	7,000.00
Bristol, Conn., Town, . . .	52,000.00	52,000.00	52,000.00
West Hartford, Conn., Town, . . .	5,000.00	5,000.00	5,000.00
Totals, . . . \$	64,000.00	64,000.00	64,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School Dist., Bristol, Conn., . . . \$	5,000.00	5,000.00	5,000.00
Second " " " " . . .	800.00	800.00	800.00
Third " " " " . . .	6,500.00	6,500.00	6,500.00
Fifth " " " " . . .	2,825.00	2,825.00	2,825.00
Sixth " " " " . . .	450.00	450.00	450.00
Totals, . . . \$	15,575.00	15,575.00	15,575.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
50 shares Chic. Mil. & St. P. pref., \$	5,000.00	5,000.00	10,500.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
Connecticut, Bristol, 4s, 1908, \$	1,000.00	1,000.00	1,000.00
California, Los Angeles, 4½s, 1933,	650.00	650.00	650.00
Illinois, Chicago, 4s, 1908,	10,000.00	10,000.00	10,000.00
Iowa, Sioux City, 4½s, 1917,	15,000.00	15,000.00	15,300.00
Kansas, Kansas City, 6s, 1907-11,	9,000.00	9,000.00	9,300.00
" " 5s, 1908-14,	39,000.00	39,000.00	40,000.00
" " 5s, 1928,	45,000.00	45,000.00	50,000.00
" Wichita, 5s, 1910,	15,000.00	15,000.00	15,300.00
Michigan, Muskegon, 5s, 1907,	1,100.00	1,100.00	1,100.00
Nebraska, So. Omaha, 4½s, 1911-26,	20,000.00	20,000.00	20,200.00
N. Jersey, Atlantic City, 4s, 1930-31,	35,000.00	35,000.00	36,000.00
Totals, \$	190,750.00	190,750.00	198,850.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	20,000.00	20,000.00	19,000.00
Burl. Ced. Rap. & North., 5s, 1934,	15,000.00	15,000.00	17,700.00
Charleston & Sav., 7s, 1936,	45,000.00	45,000.00	62,100.00
Chic. & East. Illinois, 6s, 1931,	5,000.00	5,000.00	6,500.00
" " 5s, 1937,	60,000.00	60,000.00	70,200.00
Chic., Mil. & St. Paul, 4s, 1989,	40,000.00	40,000.00	43,200.00
Chic., R. I. & Pacific, 4s, 1988,	80,000.00	80,000.00	80,000.00
Consolidated Rwy., 4s, 1956,	20,000.00	20,000.00	20,000.00
Eastern of Minn., 4s, 1948,	25,000.00	25,000.00	25,000.00
Elgin, Joliet & Eastern, 5s, 1941,	60,000.00	60,000.00	69,600.00
Evansville & T. Haute, 5s, 1930,	10,000.00	10,000.00	10,300.00
Meriden Horse Rd. Co., 5s, 1924,	25,000.00	25,000.00	28,000.00
Minneapolis & St. Louis, 7s, 1910,	5,000.00	5,000.00	5,300.00
" " 5s, 1934,	23,000.00	23,000.00	25,800.00
" " 4s, 1949,	35,000.00	35,000.00	33,600.00
Montana Central, 6s, 1937,	75,000.00	75,000.00	98,250.00
Montana Extension, 4s, 1937,	30,000.00	30,000.00	30,000.00
N. Y., N. H. & H., 4s, 1955,	15,000.00	15,000.00	15,200.00
" " 3½s, 1956,	50,000.00	50,000.00	56,000.00
Peoria & Pekin Union, 6s, 1921,	50,000.00	50,000.00	57,000.00
St. L., I. M. & So., 5s, 1931,	50,000.00	50,000.00	57,000.00
" " 4s, 1933,	10,000.00	10,000.00	9,600.00
St. P., Minn. & Man., 4½s, 1933,	15,000.00	15,000.00	16,500.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
Sunby, Haz. & Wilks., 5s, 1928,	11,500.00	11,500.00	11,700.00
Term. R. R. Assn. St. L., 4½s, 1939,	5,000.00	5,000.00	5,000.00
" " 5s, 1944,	54,000.00	54,000.00	63,700.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Term. R. R. Assn. St. L.,	4s,	1953,	\$		10,000.00	10,000.00	9,500.00
Willmar & Sioux Falls,	5s,	1938,			36,000.00	36,000.00	41,750.00
Totals,	.	.	.	\$	884,500.00	884,500.00	992,500.00
BANK STOCKS.							
170 shares	Bristol National,	Bristol,	\$		17,000.00	17,000.00	34,000.00
50 "	Bridgeport "	Bridgeport,			2,500.00	2,500.00	4,500.00
10 "	City "	"			1,000.00	1,000.00	1,600.00
20 "	Conn. "	"			2,000.00	2,000.00	3,200.00
30 "	City "	Danbury,			3,000.00	3,000.00	3,150.00
54 "	Danbury "	"			5,400.00	5,400.00	5,650.00
40 "	Deep River "	Deep River,			4,000.00	4,000.00	4,400.00
64 "	Birmingham "	Derby,			6,400.00	6,400.00	11,200.00
30 "	Ætna "	Hartford,			3,000.00	3,000.00	6,000.00
368 "	American "	"			18,400.00	18,400.00	25,700.00
84 "	Charter Oak "	"			8,400.00	8,400.00	10,900.00
177 "	Far. & Mec. "	"			17,700.00	17,700.00	20,000.00
156 "	First "	"			15,600.00	15,600.00	23,400.00
160 "	Hartford "	"			16,000.00	16,000.00	22,400.00
125 "	Phoenix "	"			12,500.00	12,500.00	15,600.00
150 "	Nat'l Exchange "	"			7,500.00	7,500.00	9,000.00
195 "	City, "	"			19,500.00	19,500.00	19,500.00
48 "	State, "	"			4,800.00	4,800.00	7,200.00
25 "	Conn. T. & S. Dep. Co., "	"			2,500.00	2,500.00	6,000.00
24 "	Hartford Trust Co., "	"			2,400.00	2,400.00	4,200.00
109 "	Home National, Meriden,				10,900.00	10,900.00	14,000.00
47 "	Meriden "	"			4,700.00	4,700.00	5,000.00
40 "	Central "	Middletown,			3,000.00	3,000.00	3,000.00
65 "	First "	"			6,500.00	6,500.00	6,500.00
7 "	Middlesex Co. Nat., "	"			700.00	700.00	500.00
60 "	Middletown "	"			4,500.00	4,500.00	6,000.00
68 "	Naugatuck "	Naugatuck,			6,800.00	6,800.00	11,900.00
50 "	Mechanics "	New Britain,			5,000.00	5,000.00	10,000.00
37 "	New Britain "	"			3,700.00	3,700.00	6,000.00
100 "	First "	New Haven,			10,000.00	10,000.00	17,500.00
92 "	Merchants "	"			4,800.00	4,800.00	6,000.00
700 "	New Hav. Co. "	"			7,000.00	7,000.00	11,900.00
119 "	Yale "	"			11,900.00	11,900.00	16,800.00
15 "	Nat'l Tradesmen's, "	"			1,500.00	1,500.00	2,500.00
70 "	Nat. Bk. Com., New London,				7,000.00	7,000.00	10,500.00
23 "	Union, "	"			2,300.00	2,300.00	2,500.00
10 "	Central National, Norwalk,				1,000.00	1,000.00	1,000.00
33 "	Fairfield Co. "	"			3,300.00	3,300.00	3,300.00
10 "	First "	Portland,			1,000.00	1,000.00	1,060.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
15 shares	Rockville	Nat.,	Rockville, \$	1,500.00	1,500.00	1,500.00
49 "	City	"	S. Norwalk,	4,900.00	4,900.00	10,000.00
131 "	First	"	Wallingford,	13,100.00	13,100.00	14,400.00
28 "	Citizens	"	Waterbury,	2,800.00	2,800.00	3,600.00
100 "	Man'fr's	"	"	10,000.00	10,000.00	13,000.00
186 "	Waterbury	"	"	9,300.00	9,300.00	14,800.00
3 "	Am. Exchg. Nat.,	New York,		300.00	300.00	750.00
10 "	Citizens Cent.	"	"	1,000.00	1,000.00	1,450.00
19 "	Fourth National,	New York,		1,900.00	1,900.00	4,000.00
100 "	Irving	"	"	5,000.00	5,000.00	12,000.00
29 "	Mechanics	"	"	2,900.00	2,900.00	7,250.00
60 "	Merchants	"	"	3,000.00	3,000.00	5,000.00
94 "	Merchants Ex.	"	"	4,700.00	4,700.00	8,200.00
12 "	Nat. Bk. of N. A.,	"	"	1,200.00	1,200.00	3,000.00
25 "	Bowery,	"	"	2,500.00	2,500.00	8,000.00
29 "	German American,	"	"	2,175.00	2,175.00	3,500.00
15 "	New York Prod. Ex.,	"	"	1,500.00	1,500.00	2,600.00
40 "	Oriental,	"	"	1,000.00	1,000.00	2,650.00
Totals, \$				333,775.00	333,775.00	499,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,819; total amount, \$1,148,439.27
2	Number of depositors having \$1,000 and not over \$2,000,	621; total amount, 839,314.24
3	Number of depositors having over \$2,000 and not over \$10,000,	373; total amount, 1,252,556.06
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,813; total deposits, \$3,240,309.57
6	Largest amount due a single depositor,	9,800.00
7	Number of accounts opened during the past year, 1,072; number closed, 676; increase, 396.	
8	Amount deposited, including interest credited, during the past year,	861,545.71
9	Amount withdrawn during the past year,	644,145.59
10	Amount of increase,	217,400.12
11	Total of interest and profit and loss, and rent accounts per last report,	\$46,256.38
12	Amount of income received during the year,	154,764.35— 201,020.73
13	Total expenses, including salaries during the year,	9,021.95

BRISTOL SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	State tax during the year,	\$6,175.39	
15	Town and City taxes and assessments paid,	412.78	
16	Net amount of premiums charged off,	15,840.37	
17	All other amounts charged off, office furniture,	375.00	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	58,893.22	
	2 per cent. paid July 1, 1906; amount,	60,791.91	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent account per this report,	49,510.11	—\$201,020.73
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	1,350.00	
23	Loans on real estate — are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	84,800.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	25,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	32,600.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2.83%	
28	Net income from foreclosed real estate during the past year,	788.43	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.—President, Hobart A. Warner; Treasurer, Miles Lewis Peck; Directors or Trustees: Seth Barnes, Henry L. Beach, John S. Deming, Edward B. Dunbar, Andrew S. Gaylord, Walter A. Ingraham, Herbert J. Mills, Epaphroditus Peck, Miles Lewis Peck, Leverett A. Sanford, Robert C. Usher, Hobart A. Warner.

THE BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . \$	799,124.64	Whole amount of deposits, \$	1,396,032.97
Loans on collateral security, . . .	32,995.00	Surplus account, . . .	30,000.00
Loans on personal security only, . . .	11,000.00	Interest account, less current expenses and taxes paid, . . .	9,820.99
Town, city, and borough notes and orders, . . .	44,800.00	Profit and loss account, . . .	6,754.14
Town, city, school district, and corporation bonds, . . .	230,800.00		
Railroad bonds, . . .	271,500.00		
Bank stocks in Connecticut, . . .	25,450.00		
Real estate by foreclosure, . . .	900.00		
Insurance and taxes advanced on real estate mortgaged, . . .	211.20		
Premium account, . . .	1,000.00		
Expense on real estate and taxes, . . .	800.00		
Cash in banks, . . .	15,796.74		
Cash in vault, . . .	8,230.52		
Total assets, . . .	\$1,442,608.10	Total liabilities, . . .	\$1,442,608.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plainfield, \$	28,200.00	28,200.00	28,200.00
" " Brooklyn,	14,800.00	14,800.00	14,800.00
" " Canterbury,	1,300.00	1,300.00	1,300.00
" " Hampton,	500.00	500.00	500.00
Totals, \$	44,800.00	44,800.00	44,800.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
City of Meriden, Conn., 4s, 1913, \$	5,000.00	5,000.00	5,150.00
" " Pawtucket, R.I., 4s, 1944, . . .	16,000.00	16,000.00	16,800.00
" " Paterson, N. J., 4s, 1917, . . .	10,000.00	10,000.00	10,425.00
" " " " 4s, 1932, . . .	10,000.00	10,000.00	10,725.00
" " " " 4s, 1935, . . .	10,000.00	10,000.00	10,450.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Newark, N. J., 4s, 1922, \$	5,000.00	5,000.00	5,250.00
" " Toledo, Ohio, 3½s, 1920,	12,000.00	12,000.00	12,000.00
" " " " 3½s, 1921,	5,000.00	5,000.00	5,000.00
" " Cleveland, " 4s, 1925,	15,000.00	15,000.00	15,725.00
" " Columbus, " 4s, 1933,	10,000.00	10,000.00	10,400.00
" " Lima, " 4s, 1913,	10,000.00	10,000.00	10,150.00
" " Sioux City, Ia., 4½s, 1909,	5,000.00	5,000.00	5,100.00
" " " " 4½s, 1920,	4,900.00	4,900.00	4,975.00
" " Kan. City, Kan., 6s, 1915,	10,000.00	10,000.00	11,500.00
" " Duluth, Minn., 4s, 1921,	14,000.00	14,000.00	14,400.00
" " Omaha, Neb., 5s, 1913,	14,000.00	14,000.00	14,975.00
" " S. Omaha, " 4½s, 1925,	15,000.00	15,000.00	15,975.00
" " S. Omaha, " 5s, 1924,	10,000.00	10,000.00	10,650.00
" " Pueblo, Colo., 4½s, 1914,	5,000.00	5,000.00	5,150.00
" " Denver, " 5s, 1919,	15,000.00	15,000.00	16,880.00
" " Los Angeles, Cal., 3¾s, 1908,	5,000.00	4,900.00	5,000.00
Town of Norwalk, Conn., 4s, 1921,	10,000.00	10,000.00	10,500.00
Wash. Sch. Dist., Hfd., 4s, 1919,	5,000.00	5,000.00	5,125.00
N. E. " " 3½s, 1931,	10,000.00	10,000.00	10,250.00
Totals, \$	230,900.00	230,800.00	242,355.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul:—			
Mineral Pt. Div., 5s, 1910, \$	10,000.00	10,000.00	10,200.00
Wis. & Minn. Div., 5s, 1921,	5,000.00	5,000.00	5,600.00
Illinois Central:—			
Springfield Div., 3½s, 1951,	5,000.00	5,000.00	5,000.00
Litchfield Div., 3s, 1951,	10,000.00	9,000.00	9,000.00
Omaha Div., 3s, 1951,	10,000.00	9,000.00	9,000.00
Minneapolis & St. Louis, 5s, 1934,	15,000.00	15,000.00	17,000.00
" " " 4s, 1949,	20,000.00	20,000.00	20,000.00
Sun., Haz. & Wilks., 5s, 1928,	7,000.00	7,000.00	7,350.00
Evansv. & Terre Haute, 5s, 1930,	5,000.00	5,000.00	5,300.00
Staten Island, 4½s, 1943,	12,000.00	12,000.00	12,000.00
Hereford, 4s, 1930,	10,000.00	10,000.00	10,000.00
Eastern of Minnesota, 4s, 1948,	10,000.00	10,000.00	10,200.00
N. Y. & Long Branch, 4s, 1941,	11,000.00	11,000.00	11,600.00
Chic., R. I. & Pac., 4s, 1988,	10,000.00	10,000.00	10,100.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,000.00
C., B. & Q., Ill. Div., 3½s, 1949,	10,000.00	9,500.00	9,500.00
Sioux City & Pacific, 3½s, 1936,	10,000.00	9,500.00	9,500.00
Chicago & Eastern Ill., 5s, 1937,	15,000.00	15,000.00	18,000.00
Burl., Ced. Rap. & No., 5s, 1934,	15,000.00	15,000.00	18,000.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St.L. & I.Mt. & S.R. & G., 4s, 1933, \$	5,000.00	4,500.00	4,700.00
Term. R. R. Assn., St. L., 4s, 1953,	10,000.00	10,000.00	10,000.00
N. Y., Phila. & Norfolk, 4s, 1939,	25,000.00	25,000.00	25,500.00
N. Y., N. H. & H., 4s, 1955,	35,000.00	35,000.00	35,700.00
Totals, \$	275,000.00	271,500.00	283,250.00
BANK STOCKS.			
50 shares Wind. Co. Nat., Danielson, \$	5,000.00	5,000.00	5,000.00
30 " First " Norwich,	3,000.00	3,000.00	2,400.00
100 " Thames " "	10,000.00	10,000.00	17,500.00
25 " Merchants " "	2,500.00	2,500.00	2,875.00
10 " First " Meriden,	1,000.00	1,000.00	2,000.00
7 " Home " "	700.00	700.00	900.00
5 " Second " New Haven,	500.00	500.00	1,000.00
35 " Merchants " "	1,750.00	1,750.00	2,380.00
10 " City " Danbury,	1,000.00	1,000.00	1,050.00
Totals, \$	25,450.00	25,450.00	35,105.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,047; total amount,	\$535,976.57
2	Number of depositors having \$1,000 and not over \$2,000,	266; total amount,	363,790.70
3	Number of depositors having over \$2,000 and not over \$10,000,	145; total amount,	464,823.51
4	Number of depositors having over \$10,000,	3; total amount,	31,442.19
5	Total number of depositors,	2,461; total deposits,	\$1,396,032.97
6	Largest amount due a single depositor,		11,040.80
7	Number of accounts opened during the past year, 284; number closed, 202; increase, 82.		
8	Amount deposited, including interest credited, during the past year,		222,655.59
9	Amount withdrawn during the past year,		153,189.90
10	Amount of increase,		69,465.69
11	Total of interest and profit and loss, and rent accounts per last report,	\$13,692.42	
12	Amount of income received during the year,	65,875.99—	79,568.41
13	Total expenses including salaries during the year,	3,390.76	

THE BROOKLYN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	State tax during the year,	\$3,115.95	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	2,202.00	
17	All other amounts charged off,	1,192.54	
18	Dividends, 2 per cent. paid Mar. 1, 1906; amount,	26,248.44	
	2 per cent. paid Sept. 1, 1906; amount,	26,843.59	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	16,575.13—	79,568.41
21	Amount of past-due paper at this time is		1,500.00
22	Amount of assets yielding no income the past year,		1,500.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		35,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		11,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		7,195.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS. — President, John Waldo; Vice-President, J. Austin Williams; Treasurer, Clarence A. Potter; Directors or Trustees: Wm. H. Burnham, Henry C. Atwood, Claramon Hunt, Frank H. Tillinghast, Charles Bragg, James M. Paine, J. Arthur Atwood, Floyd Cranska, Clarence H. Truesdell.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$502,060.00	Whole amount of deposits, \$1,300,774.29	
Loans on collateral security, . . .	171,200.00	Surplus account, . . .	23,000.00
Town, city, and borough notes and orders, . . .	10,000.00		
Town, city, school district, and corporation bonds, . . .	101,461.00		
Railroad bonds, . . .	399,850.00		
Bank stocks in Connecticut, . . .	114,133.00		
Profit and loss account, . . .	2,345.16		
Cash in banks, . . .	22,725.13		
Total assets, . . .	\$1,323,774.29	Total liabilities, . . .	\$1,323,774.29

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Britain, notes, . . . \$	10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
Cleveland, Ohio, 4s, 1923, \$	10,000.00	10,000.00	10,300.00
Bor. of Groton, Conn., 4s, 1924, . . .	10,000.00	10,000.00	10,200.00
Columbus, Ohio, 4s, 1910, . . .	5,000.00	5,000.00	5,000.00
" " 5s, 1913, . . .	4,000.00	4,336.00	4,200.00
Paterson, New Jersey, 4s, 1939, . . .	5,000.00	5,000.00	5,200.00
" " 4s, 1917, . . .	3,000.00	3,000.00	3,000.00
Omaha, Neb., 4½s, 1924, . . .	10,000.00	11,000.00	10,700.00
New Britain (City), 4s, 1936, . . .	20,000.00	20,700.00	20,700.00
" " 4s, 1908, . . .	1,000.00	1,000.00	1,000.00
" " 4s, 1910, . . .	1,000.00	1,000.00	1,000.00
Chicago, 4s, 1920, . . .	10,000.00	10,325.00	10,300.00
New York, 4s, 1936, . . .	10,000.00	10,200.00	10,300.00
" 3½s, 1955, . . .	10,000.00	9,900.00	9,400.00
Totals, \$	99,000.00	101,461.00	101,300.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul, 3½s, 1989, \$	15,000.00	14,250.00	13,800.00
Wis. & Minn. Division, 5s, 1929, . . .	10,000.00	11,400.00	11,100.00

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic., R. I. & Pacific, 4s, 1988, \$	20,000.00	20,000.00	20,200.00
Cent. R. R. of N. Jersey, 5s, 1987,	20,000.00	25,800.00	25,200.00
St. P., Minn. & Man., 4½s, 1933,	25,000.00	27,500.00	27,250.00
Willmar & Sioux Falls, 5s, 1938,	20,000.00	23,400.00	22,800.00
Chic., St. P., Minn. & O., 6s, 1930,	50,000.00	67,500.00	66,000.00
Chic., St. L. & N. Orleans, 5s, 1951,	30,000.00	36,900.00	36,000.00
Burl., Ced. Rap. & Nor., 5s, 1934,	50,000.00	60,000.00	58,500.00
Chic. & Eastern Illinois, 5s, 1937,	20,000.00	23,600.00	23,600.00
Minneapolis & St. Louis, 5s, 1934,	15,000.00	16,950.00	16,800.00
Louisville & Nash., 4s, 1940,	10,000.00	10,000.00	10,100.00
St. L. Merch. Bridge, 5s, 1930,	10,000.00	11,300.00	11,100.00
Atlantic Coast Line, 4s, 1952,	10,000.00	10,000.00	9,800.00
N. Y., N. H. & H., 4s, 1955,	10,000.00	10,500.00	10,200.00
St. L., Iron Mt. & So., 5s, 1931,	15,000.00	17,250.00	16,800.00
Pit., McK'sp't & Yough., 6s, 1932,	10,000.00	13,500.00	13,200.00
Totals, \$	340,000.00	399,850.00	392,450.00
BANK STOCKS.			
165 shares Mechanics Nat., New Britain, \$	16,500.00	24,705.00	31,350.00
77 " New Brit. " "	7,700.00	11,935.00	12,320.00
40 " Home " Meriden,	4,000.00	4,855.00	4,800.00
20 " Southington National,	2,000.00	2,000.00	2,000.00
50 " Ætna " Hartford,	5,000.00	10,750.00	10,000.00
20 " Deep River " "	2,000.00	1,900.00	2,200.00
10 " Hartford " "	1,000.00	1,250.00	1,300.00
10 " Thomaston " "	1,000.00	1,000.00	1,000.00
20 " City Bank, Hartford,	2,000.00	2,000.00	1,600.00
22 " Uncas " Norwich,	2,200.00	2,200.00	2,200.00
10 " City " S. Norwalk,	1,000.00	1,750.00	2,000.00
10 " Thames " Norwich,	1,000.00	1,500.00	1,600.00
10 " First " Meriden,	1,000.00	2,000.00	1,900.00
20 " Yale " New Haven,	2,000.00	2,530.00	2,600.00
4 " Hurlbut " Winsted,	400.00	600.00	600.00
20 " Middletown " "	1,500.00	2,000.00	2,100.00
10 " Connecticut " Bridgeport,	1,000.00	1,500.00	1,550.00
20 " Nat'l Commerce, New London,	2,000.00	3,100.00	2,900.00
20 " Nat'l Whaling, " "	500.00	1,200.00	900.00
10 " First National, Stamford,	1,000.00	2,250.00	2,100.00
10 " Union Bank, New London,	1,000.00	1,000.00	1,050.00
30 " Merchants Nat., New Haven,	1,500.00	1,500.00	1,950.00
20 " Mystic River National,	1,000.00	1,200.00	1,300.00
20 " Waterbury " "	1,000.00	1,600.00	1,600.00
15 " Central " Norwalk,	1,500.00	1,500.00	1,500.00
10 " Fairfield Co. " "	1,000.00	950.00	950.00

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
10 shares Conn. T. & S. Dep. Co., Hfd. \$	1,000.00	2,250.00	2,250.00
8 " American National, Hartford,	400.00	608.00	560.00
10 " Charter Oak " "	1,000.00	1,000.00	1,150.00
35 " First National, Wallingford,	3,500.00	3,850.00	4,025.00
5 " Central " Middletown,	250.00	400.00	385.00
20 " Stonington " "	2,000.00	2,300.00	2,300.00
65 " Bristol " "	6,500.00	14,950.00	11,050.00
Totals, \$	76,450.00	114,133.00	118,090.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,827; total amount,	\$445,602.90
2	Number of depositors having \$1,000 and not over \$2,000,	360; total amount,	440,864.87
3	Number of depositors having over \$2,000 and not over \$10,000,	121; total amount,	403,794.85
4	Number of depositors having over \$10,000,	1; total amount,	10,511.67
5	Total number of depositors,	2,309; total deposits,	\$1,300,774.29
6	Largest amount due a single depositor,		10,511.67
7	Number of accounts opened during the past year, 581; number closed, 330; increase, 251.		
8	Amount deposited, including interest credited, during the past year,		502,315.44
9	Amount withdrawn during the past year,		327,140.46
10	Amount of increase,		175,174.98
11	Total of interest and profit and loss, and rent accounts per last report,	0	
12	Amount of income received during the year,	\$57,694.94—	57,694.94
13	Total expenses, including salaries during the year,	3,119.83	
14	State tax during the year,	2,478.44	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	2,069.60	
17	All other amounts charged off,	515.76	
18	Dividends, 2 per cent. paid April 2, 1906; amount,	21,953.62	
	2 per cent. paid Oct. 1, 1906; amount,	23,557.69	
19	Net amount carried to surplus,	4,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	0—	57,694.94
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$31,095.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	22,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, January.	

OFFICERS. — President, L. H. Pease; Treasurer, W. E. Attwood; Directors or Trustees: W. L. Damon, Denis Riordan, Ira E. Hicks, F. L. Hungerford, Isaac Porter, H. B. Boardman, W. E. Latham, J. E. Cooper, C. J. White.

CANAAN SAVINGS BANK.

JOHN B. REED, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$47,105.47	Whole amount of deposits, . . .	\$274,064.60
Loans on collateral security, . . .	3,300.00	Surplus account, . . .	7,500.00
Loans on personal security only, . . .	12,974.54	Interest account, less current expenses and taxes paid, . . .	7,225.69
Town, city, and borough notes and orders, . . .	4,600.00	Profit and loss account, . . .	1,687.18
Town, city, school district, and corporation bonds, . . .	80,000.00	Rent account, . . .	357.25
Railroad bonds, . . .	102,220.00		
Bank stocks in Connecticut, . . .	2,500.00		
Bank stocks in other states, . . .	1,500.00		
Banking house and fixtures, . . .	8,000.00		
Premium account, . . .	6,923.75		
Cash in bank and Trust Co., . . .	20,584.98		
Cash in vault, . . .	1,125.98		
Total assets, . . .	\$290,834.72	Total liabilities, . . .	\$290,834.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS. .			
Town of North Canaan, Conn., orders, \$	4,600.00	4,600.00	4,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Birmingham, Conn., 4s, 1908, \$	5,000.00	5,000.00	5,000.00
Danbury, " 4s, 1906-11, . . .	5,000.00	5,000.00	5,050.00
Middletown, " 3.65s, 1909, . . .	2,000.00	2,000.00	2,000.00
North Canaan, " Opt. 3½s, 1921, . . .	28,000.00	28,000.00	28,000.00
Southington, " 4s, 1927, . . .	2,000.00	2,000.00	2,050.00
Worcester, Mass., 4s, 1938, . . .	5,000.00	5,000.00	5,300.00
Newark, N. J., 4s, 1922, . . .	5,000.00	5,000.00	5,200.00
Cleveland, Ohio, 4s, 1914, . . .	10,000.00	10,000.00	10,200.00
" 4s, 1919, . . .	5,000.00	5,000.00	5,150.00
Columbus, " Opt. 1912, 4s, 1922, . . .	3,000.00	3,000.00	3,000.00
Toledo, " 4s, 1914, . . .	5,000.00	5,000.00	5,100.00
" 4s, 1944, . . .	5,000.00	5,000.00	5,250.00
Totals, \$	80,000.00	80,000.00	81,300.00

CANAAN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	3,000.00	2,970.00	2,880.00
Chic., R. I., & Pacific, 4s, 1988,	15,000.00	15,000.00	15,000.00
" " " 6s, 1917,	10,000.00	10,000.00	11,600.00
Chic. & Eastern Illinois, 5s, 1937,	10,000.00	10,000.00	11,800.00
Chic., Burl. & Quincy, 3½s, 1949,	10,000.00	9,700.00	9,200.00
Chic., Mil. & St. Paul, 4s, 1989,	10,000.00	10,000.00	10,800.00
Ill.Cen. (Louisville Div.), 3½s, 1953,	10,000.00	9,850.00	9,300.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,300.00
N. Y. Cent. & Hud. Riv., 3½s, 1997,	10,000.00	9,700.00	9,200.00
St. P., Minn. & Man., 4s, 1937,	10,000.00	10,000.00	10,100.00
New London Northern, 4s, 1910,	5,000.00	5,000.00	5,050.00
Totals, \$	103,000.00	102,220.00	104,230.00
BANK STOCKS.			
20 shares Nat. Iron, Falls Village, Ct., \$	2,000.00	2,000.00	2,000.00
5 " Conn. Nat. Bridgeport, "	500.00	500.00	750.00
5 " Citizens Cent. Nat., N.Y.City,	500.00	500.00	750.00
10 " Fourth " " "	1,000.00	1,000.00	2,150.00
Totals, \$	4,000.00	4,000.00	5,650.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	900; total amount,	\$162,797.83
2	Number of depositors having \$1,000 and not over \$2,000,	67; total amount,	87,829.92
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	23,436.85
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	975; total deposits,	\$274,064.60
6	Largest amount due a single depositor,		4,680.61
7	Number of accounts opened during the past year, 227; number closed, 148; increase, 79.		
8	Amount deposited, including interest credited, during the past year,		97,143.82
9	Amount withdrawn during the past year,		74,238.50
10	Amount of increase,		22,905.32
11	Total of interest and profit and loss, and rent accounts per last report,	\$10,042.69	
12	Amount of income received during the year,	10,587.08—	20,629.77

CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries during the year,	\$1,059.07	
14	State tax during the year,	435.16	
15	Town and City taxes and assessments paid,	46.50	
16	Net amount of premiums charged off,	1,026.50	
17	All other amounts charged off,	13.56	
18	Dividends, $1\frac{3}{4}$ per cent. paid Oct., 1905; amount,	4,034.53	
	$1\frac{3}{4}$ per cent. paid April, 1906; amount,	4,244.33	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	9,270.12—	20,629.77
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		7,525.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS.— President, George S. Fuller; Treasurer, John B. Reed; Directors or Trustees: George S. Fuller, George W. Cowdrey, George L. Parsons, George S. Dunning, John B. Reed, Jay A. Underwood, Fred R. Collier, Nelson L. Jackson, Henry D. Reed.

CHELSEA SAVINGS BANK, NORWICH.

*GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,678,665.92	Whole amount of deposits, \$8,319,206.24
Loans on collateral security, . . . 213,255.00	Surplus account, . . . 260,000.00
Loans on personal security only, . . . 50,250.00	Interest account, less current expenses and taxes paid, . . . 19,158.07
Town, city, and borough notes and orders, . . . 41,000.00	Profit and loss account, . . . 155,026.42
School district notes and orders, . . . 42,730.00	
Town, city, school district, and corporation bonds, . . . 1,964,275.00	
Railroad bonds, . . . 4,500,112.50	
Bank stocks in Connecticut, . . . 20,000.00	
Bank stocks in other states, . . . 84,000.00	
Banking house, . . . 25,000.00	
Insurance and taxes advanced on real estate mortgaged, . . . 2,263.01	
Premium account, . . . 45,921.19	
Cash in banks, . . . 70,475.45	
Cash in vault, . . . 15,442.66	
Total assets, . . . \$8,753,390.73	Total liabilities, . . . \$8,753,390.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, Conn., \$	10,000.00	10,000.00	10,000.00
" Sprague, "	14,000.00	14,000.00	14,000.00
City of Norwich, "	17,000.00	17,000.00	17,000.00
Totals, . . . \$	41,000.00	41,000.00	41,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Twelfth, Griswold, \$	23,000.00	23,000.00	23,000.00
Shetucket, Norwich, et al.,	300.00	300.00	300.00
West Chelsea, Norwich,	19,000.00	19,000.00	19,000.00
West Town Street, Norwich,	430.00	430.00	430.00
Totals, . . . \$	42,730.00	42,730.00	42,730.00

* Died October 4, 1906, succeeded by Charles B. Chapman.

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Los Angeles, Cal., 4½s, 1918-32, \$	100,100.00	100,100.00	110,110.00
“ “ “ “ 4s, 1910-38,	31,175.00	31,175.00	31,954.37
“ Col. Spr'gs, Col., 4s, 1916,	30,000.00	30,000.00	30,000.00
“ “ “ “ 4s, 1916,	34,000.00	34,000.00	34,000.00
“ Pueblo, “ 5s, 1918,	100,000.00	100,000.00	110,000.00
Town of Bristol, Conn., 4s, 1927,	44,000.00	44,000.00	46,420.00
“ Colchester, “ 4s, 1912-34,	23,000.00	23,000.00	23,460.00
“ “ “ “ 3½s, 1933-55,	23,000.00	23,000.00	23,000.00
“ Essex, “ 3.65s, 1928,	20,000.00	20,000.00	20,200.00
“ Greenwich, “ 4s, 1912,	160,000.00	160,000.00	160,000.00
“ Old Saybrook, “ 4½s, 1914,	12,000.00	12,000.00	12,600.00
“ Windham, “ 4s, 1930,	75,000.00	75,000.00	78,750.00
City of New Britain, “ 4s, 1932,	25,000.00	25,000.00	26,250.00
“ Chicago, Illinois, 4s, 1921,	100,000.00	100,000.00	101,250.00
“ Kansas City, Kan., 5s, 1928,	100,000.00	100,000.00	115,000.00
“ Duluth, Minn., 4s, 1921,	30,000.00	30,000.00	30,000.00
“ “ “ “ 4½s, 1922,	20,000.00	20,000.00	21,200.00
“ Omaha, Neb., 5s, 1912,	93,000.00	93,000.00	98,580.00
“ “ “ “ 5s, 1913,	35,000.00	35,000.00	37,450.00
“ So. Omaha, Neb., 5s, 1907-23,	45,000.00	45,000.00	45,900.00
“ “ “ “ 5s, 1924,	28,000.00	28,000.00	28,650.00
“ “ “ “ 4½s, 1924,	23,000.00	23,000.00	23,230.00
“ “ “ “ 4½s, 1926,	50,000.00	50,000.00	51,000.00
“ Hoboken, N. J., 4s, 1917,	10,000.00	10,000.00	10,200.00
“ “ “ “ 4s, 1918-26,	90,000.00	90,000.00	92,250.00
“ Paterson, “ 5s, 1915-17,	25,000.00	25,000.00	27,250.00
“ “ “ “ 4s, 1920,	25,000.00	25,000.00	25,600.00
“ “ “ “ 4s, 1939,	70,000.00	70,000.00	72,625.00
“ New York, N. Y., 4½s, 1908,	25,000.00	25,000.00	25,662.50
“ Columbus, Ohio, 5s, 1913,	50,000.00	50,000.00	54,250.00
“ “ “ “ 4½s, 1921,	20,000.00	20,000.00	21,700.00
“ “ “ “ 4s, 1927,	50,000.00	50,000.00	51,750.00
“ “ “ “ 4s, 1945,	115,000.00	115,000.00	119,025.00
“ Lima, “ 4s, 1916-22,	50,000.00	50,000.00	50,000.00
“ Toledo, “ 4s, 1922,	25,000.00	25,000.00	25,750.00
“ “ “ “ 4s, 1925,	25,000.00	25,000.00	25,750.00
“ Port. (Alb.) Ore., 6s, 1921,	10,000.00	10,000.00	12,300.00
“ Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	20,900.00
“ “ “ “ 4s, 1937,	80,000.00	80,000.00	83,600.00
“ Oshkosh, Wis., 4s, 1918,	75,000.00	75,000.00	75,750.00
Totals,	\$1,964,275.00	1,964,275.00	2,051,168.87

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atch., Topeka & Santa Fe, 4s,	1995, \$	50,000.00	50,000.00	50,250.00
Atlantic Coast Line, 4s,	1952,	250,000.00	250,000.00	246,250.00
Savan., Flor. & West., 5s,	1934,	25,000.00	25,000.00	28,582.50
Chic., Burlington & Quincy:—				
Illinois Division, 3½s,	1949,	300,000.00	281,312.50	274,500.00
“ “ “ “ 4s,	1949,	100,000.00	100,000.00	102,500.00
Nebraska Extension, 4s,	1927,	100,000.00	100,000.00	102,500.00
Atchison & Nebraska, 7s,	1908,	12,500.00	12,500.00	13,000.00
Chic. & Eastern Illinois, 5s,	1937,	300,000.00	300,000.00	351,000.00
Chic. & Ind. Coal Co., 5s,	1936,	26,000.00	26,000.00	29,900.00
Chic., Hammond & West., 6s,	1927,	30,000.00	30,000.00	36,900.00
Chic., Mil. & St. Paul, 4s,	1989,	350,000.00	350,000.00	374,500.00
Dakota & Gt. Southern, 5s,	1916,	20,000.00	20,000.00	21,000.00
Dubuque Division, 6s,	1920,	16,000.00	16,000.00	19,760.00
LaCrosse & Dav'port D., 5s,	1919,	25,000.00	25,000.00	27,156.25
Wisconsin Valley, 7s,	1909,	37,000.00	37,000.00	39,775.00
Chicago & Northwestern:—				
Ced. R. & Missouri Riv., 7s,	1916,	45,000.00	45,000.00	56,025.00
Chic., St. P., Minn. & O., 6s,	1930,	229,000.00	229,000.00	303,425.00
“ “ “ “ 3½s,	1930,	100,000.00	95,000.00	92,500.00
Madison Extension, 7s,	1911,	43,000.00	43,000.00	48,375.00
St. Paul & Sioux City, 6s,	1919,	52,000.00	52,000.00	62,660.00
Chic., R. I. & Pacific, 4s,	1988,	300,000.00	300,000.00	301,500.00
Burl., Ced. Rap. & Nor., 5s,	1934,	200,000.00	200,000.00	233,000.00
C. Rap., Ia. F. & N-W., 5s,	1921,	5,000.00	5,000.00	5,475.00
Erie, Clev. & Mahoning V., 5s,	1938,	100,000.00	100,000.00	112,500.00
Buffalo, N. Y. & Erie, 7s,	1916,	50,000.00	50,000.00	60,125.00
Goshen & Deckertown, 6s,	1928,	10,000.00	10,000.00	12,500.00
Newcastle & Chen. Val., 6s,	1917,	5,000.00	5,000.00	5,800.00
Evansville & Terre Haute, 5s,	1930,	35,000.00	35,000.00	36,225.00
Gt. Nor., Eastern of Minn., 4s,	1948,	200,000.00	200,000.00	200,000.00
St. P., Minneap. & Man., 4½s,	1933,	150,000.00	150,000.00	162,750.00
Dakota Extension, 6s,	1910,	140,000.00	140,000.00	152,425.00
Montana “ 4s,	1937,	50,000.00	50,000.00	50,250.00
Willmar & Sioux Falls, 5s,	1938,	100,000.00	100,000.00	116,375.00
Illinois Central:—				
Springfield Division, 3½s,	1951,	50,000.00	50,000.00	45,750.00
Chic., St. L. & New Or., 5s,	1951,	70,000.00	70,000.00	84,350.00
Iowa Falls & Sioux City, 7s,	1917,	25,000.00	25,000.00	31,375.00
Joliet & Northern Indiana, 7s,	1907,	50,000.00	50,000.00	51,500.00
Louisville & Nash., Unified, 4s,	1940,	300,000.00	297,300.00	303,000.00
Mineral Range, 5s,	1931,	25,000.00	25,000.00	25,000.00
Minneapolis & St. Louis, 7s,	1910,	50,000.00	50,000.00	55,000.00
“ “ “ “ 5s,	1934,	45,000.00	45,000.00	50,625.00
Missouri Pacific:—				
St. L., I. Mt. & So., 5s,	1931,	50,000.00	50,000.00	56,250.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y., N. H. & H.: —			
Harlem River, P'chester, 4s, 1954, \$	25,000.00	25,000.00	26,125.00
Pennsylvania: —			
Southwest Pennsylvania, 7s, 1917,	56,000.00	56,000.00	70,560.00
Sunbury & Lewistown, 4s, 1936,	125,000.00	125,000.00	125,000.00
Terre Haute & Indianap., 5s, 1925,	100,000.00	100,000.00	111,000.00
Term. R. R. Assn. of St. L., 4s, 1953,	100,000.00	100,000.00	95,000.00
Totals, \$	4,526,500.00	4,500,112.50	4,859,998.75
BANK STOCKS.			
200 shares Thames National, Norwich, \$	20,000.00	20,000.00	33,000.00
100 " Am. Exch. " New York,	10,000.00	10,000.00	25,000.00
53 " Citiz'ns Cen. " "	5,300.00	5,300.00	7,420.00
125 " Commerce " "	12,500.00	12,500.00	23,250.00
14 " Corn Exchange, " "	1,400.00	1,400.00	5,180.00
10 " First Nat. " "	1,000.00	1,000.00	6,800.00
120 " Fourth " " "	12,000.00	12,000.00	25,200.00
180 " Hanover " " "	18,000.00	18,000.00	90,000.00
30 " Importers & Tdrs. " " "	3,000.00	3,000.00	16,500.00
100 " Merchants " " "	5,000.00	5,000.00	7,750.00
100 " Merchants Exch. " " "	5,000.00	5,000.00	8,500.00
90 " Nassau, " " "	4,500.00	4,500.00	9,090.00
25 " New York N. B. A., " " "	2,500.00	2,500.00	7,625.00
38 " National Park, " " "	3,800.00	3,800.00	17,670.00
Totals, \$	104,000.00	104,000.00	282,985.00

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 8,499; total amount, \$2,213,215.15
- 2 Number of depositors having \$1,000 and not over \$2,000, 1,278; total amount, 1,749,926.92
- 3 Number of depositors having over \$2,000 and not over \$10,000, 962; total amount, 3,549,515.84
- 4 Number of depositors having over \$10,000, 60; total amount, 806,548.33
- 5 Total number of depositors, 10,799; total deposits, \$8,319,206.24
- 6 Largest amount due a single depositor, 20,000.00
- 7 Number of accounts opened during the past year, 1416; number closed, 1022; increase, 394.

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$1,587,553.53
9	Amount withdrawn during the past year,		1,313,718.71
10	Amount of increase,		273,834.82
11	Total of interest and profit and loss, and rent accounts per last report,	\$166,714.06	
12	Amount of income received during the year,	396,429.29—	563,143.35
13	Total expenses including salaries during the year,	17,057.59	
14	State tax during the year,	18,848.48	
15	Town and City taxes and assessments paid,	701.00	
16	Net amount of premiums charged off,	20,551.06	
17	All other amounts charged off,	924.86	
18	Dividends, 2 per cent. paid March 1, 1906; amount,	158,554.82	
	2 per cent. paid Sept. 1, 1906; amount,	162,321.05	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	174,184.49—	563,143.35
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		144,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		60,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in September.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in September.		

OFFICERS. — President, Edward Harland; Vice-Presidents, Frederick S. Camp, Henry H. Gallup, William N. Blackstone; Directors, George D. Coit, John C. Averill, Charles H. Preston, Charles E. Chandler, Winslow T. Williams, Arthur J. Dawley, Frank W. Browning, Henry G. Peck, Willis Austin; Attorney, Wallace S. Allis; Secretary and Treasurer, Charles B. Chapman.

CHESTER SAVINGS BANK.

CHARLES E. SMITH, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$237,896.00	Whole amount of deposits, . . .	\$484,740.72
Loans on collateral security, . . .	950.00	Surplus account, . . .	23,000.00
Loans on personal security only, . . .	1,184.00	Interest account, less current expenses and taxes paid, . . .	3,692.13
• Town, city, and borough notes and orders, . . .	26,500.00		
Town, city, school district, and corporation bonds, . . .	58,290.95		
Railroad bonds, . . .	133,449.43		
Bank stocks in Connecticut, . . .	36,390.00		
Bank stocks in other states, . . .	1,200.00		
Real estate by foreclosure, . . .	654.64		
Banking house, . . .	6,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	15.00		
Cash in banks, . . .	6,498.20		
Cash in vault, . . .	2,404.63		
Total assets, . . .	\$511,432.85	Total liabilities, . . .	\$511,432.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Conn., notes, . . . \$	24,000.00	24,000.00	24,000.00
Town of Killingworth, Conn., notes, . . .	2,500.00	2,500.00	2,500.00
Totals, \$	26,500.00	26,500.00	26,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Col. Spgs., Col., 4s, 1918, \$	8,000.00	7,885.00	8,192.00
Town of Preston, Conn., 4s, 1931, . . .	5,000.00	5,000.00	5,375.00
“ “ Windham, “ 4s, 1925, . . .	500.00	500.00	510.00
City of Kan. City, Kan., 6s, 1915, . . .	5,000.00	5,000.00	5,750.00
“ “ Lexington, Ky., 4½s, 1920, . . .	5,000.00	5,000.00	5,527.00
“ “ Muskegon, Mich., 4s, 1926, . . .	5,000.00	5,193.33	5,193.00
“ “ So. Omaha, Neb., 4½s, 1926, . . .	5,000.00	5,212.62	5,212.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Paterson, N. J., 4s, 1939, \$	5,000.00	5,000.00	5,092.00
" " Portland, Ore., 5s, 1922,	5,000.00	5,000.00	5,354.00
" " " " 4s, 1928,	6,500.00	6,500.00	6,708.00
" " " " 4s, 1934,	3,000.00	3,000.00	3,090.00
" " Hamilton, Ohio, 4½s, 1920,	5,000.00	5,000.00	5,111.00
Totals, \$	58,000.00	58,290.95	61,114.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	5,000.00	5,000.00	5,000.00
Baltimore & Harrisburg, 5s, 1936,	10,000.00	10,000.00	11,300.00
Potomac Valley, 5s, 1941,	5,000.00	5,000.00	5,565.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	4,950.00	4,900.00
Cen. R. R. of New Jersey, 5s, 1987,	5,000.00	5,000.00	6,400.00
Chic., Burl. & Quincy:—			
Illinois Division, 4s, 1949,	5,000.00	5,122.08	5,122.00
Chic. & Eastern Illinois, 5s, 1937,	10,000.00	10,000.00	11,700.00
Chic. & Indiana Coal, 5s, 1936,	10,000.00	10,000.00	11,700.00
Chic. & Northwestern, 6s, 1929,	3,000.00	3,000.00	3,410.00
" " " " 7s, 1911,	3,000.00	3,472.60	3,472.00
Chic., R. I., & Pacific, 4s, 1988,	10,000.00	10,000.00	10,075.00
Conn. Ry. & Lighting Co., 4½s, 1951,	3,000.00	3,000.00	3,060.00
Eastern Ry. of Minn., 4s, 1948,	5,000.00	5,000.00	5,000.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,000.00	5,850.00
Willmar & Sioux Falls, 5s, 1938,	5,000.00	5,208.75	6,025.00
Long Island, 4s, 1932,	3,000.00	3,000.00	3,000.00
Minneapolis & St. Louis, 5s, 1934,	5,000.00	5,000.00	5,650.00
" " " " 4s, 1949,	10,000.00	9,997.00	9,450.00
N. Y., N. H. & Hartford, 3½s, 1954,	5,000.00	4,800.00	4,615.00
Harlem & Portchester, 4s, 1954,	6,000.00	6,000.00	6,240.00
Peoria & Pekin Union, 6s, 1921,	5,000.00	5,000.00	5,750.00
St. L., Iron Mt. & South, 4s, 1933,	5,000.00	4,899.00	4,600.00
Tuscarora Valley, 5s, 1917,	5,000.00	5,000.00	5,000.00
Totals, \$	133,000.00	133,449.43	142,884.00
BANK STOCKS.			
20 shares Central National, Norwalk, \$	2,000.00	2,000.00	2,100.00
20 " City " Danbury,	2,000.00	2,000.00	2,160.00
80 " Deep River " Deep River,	8,000.00	8,000.00	9,200.00
40 " First National, Middletown,	4,000.00	4,000.00	4,000.00
40 " Fairfield Co. Nat., Norwalk,	4,000.00	3,930.00	4,200.00
25 " F. & M. Nat., Hartford,	2,500.00	2,500.00	2,800.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
25 shares Home National, Meriden, \$	2,500.00	2,500.00	3,650.00
10 " Meriden " "	1,000.00	1,000.00	1,100.00
30 " Middlesex Co. Nat., Middletown,	3,000.00	2,960.00	2,700.00
60 " Nat'l Exchange, Hartford,	3,000.00	3,000.00	3,390.00
25 " Phoenix National, "	2,500.00	2,500.00	3,175.00
60 " Saybrook, Essex,	3,000.00	2,000.00	2,000.00
24 " Merchants Exchg. Nat., N. Y.,	1,200.00	1,200.00	2,100.00
Totals, \$	38,700.00	37,590.00	42,575.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,010; total amount,	\$197,550.31
2	Number of depositors having \$1,000 and not over \$2,000,	112; total amount,	148,091.66
3	Number of depositors having over \$2,000 and not over \$10,000,	42; total amount,	139,098.75
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,164; total deposits,	\$484,740.72
6	Largest amount due a single depositor,		7,728.54
7	Number of accounts opened during the past year, 133; number closed, 68; increase 65.		
8	Amount deposited, including interest credited, during the past year,		116,122.30
9	Amount withdrawn during the past year,		70,167.13
10	Amount of increase,		45,955.17
11	Total of interest and profit and loss, and rent accounts per last report,	\$3,542.51	
12	Amount of income received during the year,	27,804.58—	31,347.09
13	Total expenses including salaries during the year,	2,187.47	
14	State tax during the year,	821.70	
15	Town and City taxes and assessments paid,	74.25	
16	Net amount of premiums charged off,	3,922.34	
17	All other amounts charged off,	1,000.00	
18	Dividends, 2 per cent. paid Feb. 1, 1906; amount,	8,618.49	
	2 per cent. paid Aug. 1, 1906; amount,	9,030.71	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,692.13—	31,347.09
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$5,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.	500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.00 ¹/₂
28	Net income from foreclosed real estate during the past year,	3.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS.—President, E. C. Hungerford; Treasurer, Chas. E. Smith; Directors or Trustees, E. C. Hungerford, Julius Smith, S. W. Turner, Fisk Shailer, F. S. Smith, C. R. Marvin, William Bristol, Chas. E. Smith, H. C. Brooks.

CITIZENS' SAVINGS BANK OF STAMFORD.

WALTER E. HOUGHTON, Treasurer.

INCORPORATED 1869.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,708,377.00	Whole amount of deposits, \$3,206,224.67
Loans on collateral security, 269,110.00	Surplus account, . . 110,000.00
Loans on personal security only, . . . 32,588.00	Interest account, less current expenses and taxes paid, . . . 2,623.71
Town, city, and borough notes and orders, . . 66,200.00	Profit and loss account, . 4,973.68
School district notes and orders, . . . 7,100.00	Rent account, . . . 82.65
Town, city, school district, and corporation bonds, . 79,000.00	
Railroad bonds, . . . 936,500.00	
Bank stocks in Connecticut, . . . 77,000.00	
Real estate by foreclosure, . 5,000.00	
Banking house, . . . 25,000.00	
Cash in banks, . . . 112,519.37	
Cash in vault, . . . 5,510.34	
Total assets, . . . \$3,323,904.71	Total liabilities, . . . \$3,323,904.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Stamford Town notes, . . . \$	30,000.00	30,000.00	30,000.00
" City " 	36,200.00	36,200.00	36,200.00
Totals, \$	66,200.00	66,200.00	66,200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Sound Beach School District, . . \$	7,100.00	7,100.00	7,100.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Groton, Conn., 4s, 1925, \$	20,000.00	20,000.00	20,000.00
Town of Stamford, " 4s, 1927, .	5,000.00	5,000.00	5,025.00
City of Paterson, N. J., 5s, 1911, .	14,000.00	14,000.00	14,420.00
" New York, N. Y., 5s, 1915, .	20,000.00	20,000.00	21,200.00
" Chicago, Ill., 4s, 1921, .	20,000.00	20,000.00	20,200.00
Totals, \$	79,000.00	79,000.00	80,845.00

CITIZENS' SAVINGS BANK OF STAMFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Peoria & Pekin Un., 1sts, 6s, 1921, \$	25,000.00	25,000.00	30,000.00
Beech Creek, 1sts, 4s, 1936,	50,000.00	50,000.00	51,000.00
Chicago, Rock Island & Pacific:—			
Firsts, reg., 6s, 1917,	30,000.00	30,000.00	35,100.00
General Coup., 4s, 1988,	50,000.00	50,000.00	50,500.00
Chic. & N. W., 1st cons., 7s, 1915,	25,000.00	25,000.00	30,000.00
Chic., St. P., Minn. & O., 6s, 1930,	25,000.00	25,000.00	33,000.00
" " " " 3½s, 1930,	50,000.00	47,500.00	46,600.00
Pitts., Ft. W. & Chic. 1sts, 7s, 1912,	10,000.00	10,000.00	11,900.00
Morris & Essex, 1sts, 7s, 1914,	30,000.00	30,000.00	37,200.00
Minn. & St. L., 1st rfdg., 4s, 1949,	50,000.00	50,000.00	47,000.00
Chic., Mil. & St. Paul:—			
Chic. & Pac. West. Div., 5s, 1921,	75,000.00	75,000.00	84,000.00
General Series B, 3½s, 1989,	50,000.00	50,000.00	46,000.00
Chic. & Eastern Ill., 5s, 1937,	75,000.00	75,000.00	87,750.00
St. Paul, Minn. & Man.:—			
First Consolidated, 6s, 1933,	30,000.00	30,000.00	39,600.00
" " red. to 4½s, 1933,	50,000.00	50,000.00	54,500.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	50,500.00
Montana Central 1sts, 6s, 1937,	10,000.00	10,000.00	13,400.00
" " " 5s, 1937,	25,000.00	25,000.00	29,000.00
Burl., Ced. R. & Northern, 5s, 1934,	75,000.00	75,000.00	89,250.00
Atlantic C. Line 1st con., 4s, 1952,	20,000.00	20,000.00	19,600.00
N. Y., N. H. & Hartford:—			
Har. & Portchester Div., 4s, 1954,	25,000.00	25,000.00	26,000.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	20,000.00	19,000.00	18,600.00
Cons. gold, 5s, 1931,	25,000.00	25,000.00	28,750.00
Southern Indiana 1sts, 4s, 1951,	25,000.00	20,000.00	22,500.00
N. Y., Lack. & West., 1sts, 6s, 1921,	20,000.00	20,000.00	24,000.00
Louis. & Nash., unified, 4s, 1940,	25,000.00	25,000.00	25,250.00
Totals, \$	945,000.00	936,500.00	1,030,900.00
BANK STOCKS.			
310 shares First Nat., Stamford, Conn., \$	31,000.00	31,000.00	71,300.00
150 " Stamford National,	15,000.00	15,000.00	22,500.00
20 " City National, S. Norwalk,	2,000.00	2,000.00	4,000.00
20 " National, Norwalk,	2,000.00	2,000.00	2,200.00
234 " Stamford Trust Company,	23,400.00	23,400.00	46,800.00
36 " Danbury National, Danbury,	3,600.00	3,600.00	3,600.00
Totals, \$	77,000.00	77,000.00	150,400.00

CITIZENS' SAVINGS BANK OF STAMFORD.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,882; total amount, \$1,148,951.75	
2	Number of depositors having \$1,000 and not over \$2,000,	771; total amount,	945,826.32
3	Number of depositors having over \$2,000 and not over \$10,000,	267; total amount,	994,626.92
4	Number of depositors having over \$10,000,	8; total amount,	116,819.68
5	Total number of depositors,	5,928; total deposits,	\$3,206,224.67
6	Largest amount due a single depositor,		32,979.58
7	Number of accounts opened during the past year, 1,490; number closed, 1,160; increase, 330.		
8	Amount deposited, including interest credited, during the past year,		1,044,514.66
9	Amount withdrawn during the past year,		820,467.29
10	Amount of increase,		224,047.37
11	Total of interest and profit and loss, and rent accounts per last report,	\$9,293.27	
12	Amount of income received during the year,	150,854.38—	160,147.65
13	Total expenses including salaries during the year,	10,356.09	
14	State tax during the year,	6,788.12	
15	Town and City taxes and assessments paid,	98.23	
16	Net amount of premiums charged off,	13,864.58	
17	All other amounts charged off—furniture and fixtures,	47.72	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	54,934.11	
	2 per cent. paid July 1, 1906; amount,	56,378.76	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	7,680.04—	160,147.65
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		14,500.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		34,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0043
28	Net income from foreclosed real estate during the past year,		21.59
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Thursday in July.		

OFFICERS.— President, William D. Smith; Treasurer, Walter E. Houghton; Directors or Trustees: William D. Smith, Edwin S. Holly, Alfred N. Phillips, George E. Scofield, Walter M. Smith, Joseph G. Houghton, Walter E. Houghton.

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLARD S. PLUMB, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,423,244.75	Whole amount of deposits, \$5,651,426.49
Loans on collateral security, . . . 297,740.00	Surplus account, . . . 200,000.00
Loans on personal security only, . . . 1,450.00	Interest account, less current expenses and taxes paid, . . . 121,084.30
Town, city, school district, and corporation bonds, . . . 855,000.00	
Railroad bonds, . . . 1,843,000.00	
Bank stocks in Connecticut, . . . 346,375.00	
Bank stocks in other states, . . . 3,200.00	
Banking house, . . . 35,000.00	
Cash in banks, . . . 128,762.38	
Cash in vault, . . . 38,738.66	
Total assets, . . . \$5,972,510.79	Total liabilities, . . . \$5,972,510.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Colorado, 4½s, 1918, \$	10,000.00	10,000.00	10,350.00
Bridgeport, Conn., 3½s, 1917-39,	50,000.00	50,000.00	48,250.00
Danbury, " 3½s, 1932,	5,000.00	5,000.00	4,675.00
" " 4s, 1907-23,	25,000.00	25,000.00	25,250.00
Greenwich, " 4s, 1913,	10,000.00	10,000.00	10,000.00
Huntington, " 4s, 1917,	10,000.00	10,000.00	10,000.00
Milford, " 4s, 1915,	15,000.00	15,000.00	15,000.00
New Britain, " 4s, 1908-32,	50,000.00	50,000.00	50,375.00
New London, " 4s, 1917-19,	10,000.00	10,000.00	10,087.00
Orange, " 4s, 1916,	5,000.00	5,000.00	5,000.00
Waterbury, " 3½s, 1917-24,	50,000.00	50,000.00	47,250.00
Wilmington, Del., 4s, 1926-28,	25,000.00	25,000.00	25,000.00
Aurora, Illinois, 5s, 1914,	25,000.00	25,000.00	26,500.00
Jackson, Michigan, 4½s, 1913,	5,000.00	5,000.00	5,125.00
Port Huron, " 4½s, 1924,	35,000.00	35,000.00	36,682.00
Saginaw, " 4s, 1923-25,	30,000.00	30,000.00	30,000.00
Minneapolis, Minn., 4s, 1917-20,	50,000.00	50,000.00	50,000.00
St. Paul, " 4s, 1920,	25,000.00	25,000.00	25,000.00
St. Louis, Missouri, 4s, 1912,	50,000.00	50,000.00	50,125.00
South Omaha, Neb., 4½s, 1924,	15,000.00	15,000.00	15,112.00
" " 4½s, 1925,	15,000.00	15,000.00	15,150.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Omaha, Neb., 4s, 1933, \$	10,000.00	10,000.00	10,000.00
“ “ 4½s, 1924-34,	30,000.00	30,000.00	32,100.00
“ “ 5s, 1908-13,	10,000.00	10,000.00	10,350.00
Atlantic City, N. J., 4s, 1920-38,	25,000.00	25,000.00	24,875.00
“ “ 4½s, 1924,	25,000.00	25,000.00	26,500.00
Hoboken, “ 4s, 1917,	5,000.00	5,000.00	4,900.00
Paterson, “ 4s, 1924-32,	50,000.00	50,000.00	47,000.00
New York, N. Y., 3½s, 1942,	25,000.00	25,000.00	23,000.00
“ “ 4½s, 1907,	10,000.00	10,000.00	9,987.00
Cincinnati, Ohio, 5s, 1930,	50,000.00	50,000.00	51,875.00
Columbus, “ 4s, 1910-34,	69,000.00	69,000.00	69,258.00
“ “ 4½s, 1921,	1,000.00	1,000.00	1,052.00
Dayton, “ 4s, 1916-18,	19,000.00	19,000.00	19,071.00
“ “ 5s, 1916,	1,000.00	1,000.00	1,072.00
Pawtucket, R. I., 4s, 1936,	10,000.00	10,000.00	10,075.00
Totals, \$	855,000.00	855,000.00	856,026.00
RAILROAD BONDS.			
Atlantic Coast Line:—			
Savan., Flor. & Western, 6s, 1934, \$	50,000.00	50,000.00	64,000.00
Boston & Maine:—			
Main Line, 4½s, 1944,	50,000.00	50,000.00	55,500.00
Cent. R. R. of N. Jersey, 5s, 1987,	50,000.00	50,000.00	62,375.00
Chic., Burl. & Quincy:—			
Illinois Division, 3½s, 1949,	50,000.00	50,000.00	45,000.00
Chicago Junction:—			
Chic., Ham. & West., 6s, 1927,	50,000.00	50,000.00	61,125.00
Chic., Mil. & St. Paul:—			
Wisconsin & Minnesota, 5s, 1921,	20,000.00	20,000.00	22,100.00
Chic., Rock Island & Pacific:—			
Burl., Ced. Rap. & Nor., 5s, 1934,	50,000.00	50,000.00	58,250.00
First Mortgage, 6s, 1917,	100,000.00	100,000.00	114,750.00
General Mortgage, gold, 4s, 1988,	25,000.00	25,000.00	24,875.00
Chic. & Eastern Illinois, 5s, 1937,	40,000.00	40,000.00	46,000.00
“ “ “ 6s, 1934,	30,000.00	30,000.00	38,700.00
Chicago & Ind. Coal, 5s, 1936,	50,000.00	50,000.00	57,375.00
Chicago & Northwestern:—			
Chic., St. P., M. & O., 6s, 1930,	50,000.00	50,000.00	64,500.00
Madison Extension, 7s, 1911,	35,000.00	35,000.00	39,025.00
Northwestern Union, 7s, 1917,	15,000.00	15,000.00	18,750.00
Sault Ste. Marie & So'w., 5s, 1915,	20,000.00	20,000.00	21,350.00
Sioux City & Pacific, 3½s, 1936,	15,000.00	15,000.00	13,650.00
St. Paul & Sioux City, 6s, 1919,	20,000.00	20,000.00	23,500.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Del., Lack. & Western:—			
N. Y., Lack. & Western, 6s, 1921, \$	25,000.00	25,000.00	30,062.00
Delaware & Hudson:—			
Pennsylvania Division, 7s, 1917,	45,000.00	45,000.00	57,150.00
Erie:—			
Cleve. & Mahoning Val., 5s, 1938,	20,000.00	20,000.00	23,350.00
Great Northern System:—			
Eastern Ry. of Minn., 5s, 1908,	15,000.00	15,000.00	15,018.00
Montana Central, 6s, 1937,	55,000.00	55,000.00	71,362.00
St. P., Minn. & Man., 4s, 1937,	25,000.00	25,000.00	25,031.00
" " " 4½s, 1933,	50,000.00	50,000.00	53,750.00
" " " 6s, 1933,	15,000.00	15,000.00	19,425.00
Illinois Central:—			
Chic., St. L. & New Or., 5s, 1951,	100,000.00	100,000.00	119,250.00
Main Line, 4s, 1951,	50,000.00	50,000.00	52,000.00
Middle Division, 5s, 1921,	56,000.00	56,000.00	62,160.00
Springfield Division, 3½s, 1951,	50,000.00	50,000.00	44,750.00
New York Central:—			
Kal., Allegan & G. Rap., 5s, 1938,	25,000.00	25,000.00	29,437.00
Michigan Central:—			
Detroit & Bay City, 5s, 1931,	25,000.00	25,000.00	29,281.00
Grand River Valley, 6s, 1909,	10,000.00	10,000.00	10,350.00
Kal. & So. Haven, 5s, 1939,	25,000.00	25,000.00	29,562.00
Pitts., McK., & Y'gh'ny, 6s, 1932,	10,000.00	10,000.00	12,950.00
Refunding Mortgage, 3½s, 1997,	25,000.00	25,000.00	22,687.00
N. Y., N. Hav. & Hartford:—			
Danbury & Norwalk, 5s, 1920-25,	52,000.00	52,000.00	57,460.00
Debenture, 3½s, 1947,	130,000.00	130,000.00	117,000.00
Housatonic, 5s, 1937,	30,000.00	30,000.00	35,400.00
New England, 5s, 1945,	50,000.00	50,000.00	59,750.00
New Haven & Derby, 5s, 1918,	25,000.00	25,000.00	27,250.00
Pennsylvania:—			
Cleveland & Pittsburg, 4½s, 1942,	25,000.00	25,000.00	27,750.00
Long Island, 4s, 1932,	10,000.00	10,000.00	9,450.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	27,500.00
U. N. J. R. R. & C. Co., 4s, 1944,	100,000.00	100,000.00	103,750.00
West. Md.:—Potomac Val., 5s, 1941,	50,000.00	50,000.00	56,625.00
Totals,	\$ 1,843,000.00	1,843,000.00	2,060,335.00
BANK STOCKS.			
41 shares Ansonia National, Ansonia, \$	2,050.00	2,050.00	3,075.00
624 " Bridgeport " Bridgeport,	31,200.00	31,200.00	56,160.00
161 " City " " "	16,100.00	16,100.00	24,150.00

CITY SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
178 shares	Conn. National, Bridgeport, \$	17,800.00	17,800.00	27,590.00
300 "	First " "	30,000.00	30,000.00	57,000.00
26 "	Pequonnock " "	2,600.00	2,600.00	3,900.00
104 "	City " Danbury,	10,400.00	10,400.00	10,400.00
77 "	Danbury " "	7,700.00	7,700.00	7,700.00
55 "	Deep River " "	5,500.00	5,500.00	6,050.00
125 "	Birmingham " Derby,	12,500.00	12,500.00	18,750.00
20 "	National Iron, Falls Village,	2,000.00	2,000.00	2,000.00
100 "	American National, Hartford,	5,000.00	5,000.00	7,000.00
50 "	City " "	5,000.00	5,000.00	4,000.00
20 "	Farmers & Mech. Nat., Hfd.,	2,000.00	2,000.00	2,360.00
83 "	First National, " "	8,300.00	8,300.00	11,205.00
86 "	Hartford " "	8,600.00	8,600.00	11,180.00
21 "	National Exchange, " "	1,050.00	1,050.00	1,260.00
44 "	Phoenix National, " "	4,400.00	4,400.00	5,500.00
50 "	First " Litchfield,	5,000.00	5,000.00	5,000.00
78 "	First " Meriden,	7,800.00	7,800.00	14,820.00
66 "	Home " "	6,600.00	6,600.00	7,920.00
67 "	Meriden " "	6,700.00	6,700.00	7,035.00
51 "	Central " Middletown,	3,825.00	3,825.00	3,927.00
50 "	First " "	5,000.00	5,000.00	5,000.00
7 "	Middlesex County, " "	700.00	700.00	630.00
110 "	Middletown National, " "	8,250.00	8,250.00	11,550.00
32 "	New Britain " "	3,200.00	3,200.00	5,120.00
171 "	Merchants " New Haven,	8,550.00	8,550.00	11,115.00
40 "	National New Haven, " "	4,000.00	4,000.00	7,400.00
76 "	National Tradesmen's, " "	7,600.00	7,600.00	12,160.00
380 "	New Haven Co. Nat., " "	3,800.00	3,800.00	6,080.00
157 "	Second National, " "	15,700.00	15,700.00	29,045.00
53 "	Yale " "	5,300.00	5,300.00	6,890.00
25 "	Nat'l Bk. of Com., N. London,	2,500.00	2,500.00	3,625.00
170 "	Thames National, Norwich,	17,000.00	17,000.00	27,200.00
10 "	Southington National, " "	1,000.00	1,000.00	1,000.00
31 "	City National, So. Norwalk,	3,100.00	3,100.00	6,200.00
20 "	First " Stamford,	2,000.00	2,000.00	4,200.00
100 "	Stamford National, " "	10,000.00	10,000.00	14,000.00
30 "	First National, Stonington,	3,000.00	3,000.00	3,450.00
10 "	Brooks National, Torrington,	1,000.00	1,000.00	1,500.00
25 "	First Nat., Wallingford,	2,500.00	2,500.00	2,875.00
125 "	Citizens Nat., Waterbury,	12,500.00	12,500.00	16,250.00
61 "	Manufacturers Nat., " "	6,100.00	6,100.00	7,320.00
309 "	Waterbury National, " "	15,450.00	15,450.00	24,720.00
20 "	First National, Westport,	2,000.00	2,000.00	2,240.00
40 "	Hurlbut " Winsted.	4,000.00	4,000.00	6,000.00
32 "	Title Guar. & T. Co., N. Y.,	3,200.00	3,200.00	18,880.00
Totals, \$		349,575.00	349,575.00	532,432.00

CITY SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,905; total amount, \$2,411,019.07	
2	Number of depositors having \$1,000 and not over \$2,000,	1,478; total amount, 2,011,798.25	
3	Number of depositors having over \$2,000 and not over \$10,000,	476; total amount, 1,203,349.49	
4	Number of depositors having over \$10,000,	2; total amount, 25,259.68	
5	Total number of depositors,	11,861; total deposits, \$5,651,426.49	
6	Largest amount due a single depositor,	14,893.35	
7	Number of accounts opened during the past year, 2,474; number closed, 1,929; increase, 545.		
8	Amount deposited, including interest credited, during the past year,		1,621,361.13
9	Amount withdrawn during the past year,		1,324,090.92
10	Amount of increase,		297,270.21
11	Total of interest and profit and loss, and rent accounts per last report,	\$124,014.16	
12	Amount of income received during the year,	268,530.09	392,544.25
13	Total expenses including salaries during the year,	12,533.12	
14	State tax during the year,	11,788.44	
15	Town and City taxes and assessments paid,	466.12	
16	Net amount of premiums charged off,	61,311.80	
17	All other amounts charged off,	2,164.25	
18	Dividends, 1½ per cent. paid Jan., 1906; amount, 1½ per cent. paid July, 1906; amount,	90,477.32 92,718.90	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	121,084.30	392,544.25
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		77,600.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,450.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, Benjamin Fletcher; Vice-Presidents, John M. Wheeler, Edward A. Lewis, Edwin Banks, Samuel W. Hubbell; Treasurer, Willard S. Plumb; Trustees, George M. Baldwin, Edwin Banks, Frank D. Bell, George K. Birdseye, C. B. Buckingham, Edward W. Button, Benjamin Fletcher, Theodore B. Ford, William T. Hincks, Samuel W. Hubbell, William H. Kelsey, Edward A. Lewis, Henry M. Luscomb, Willard S. Plumb, Frederick W. Read, John M. Wheeler.

CITY SAVINGS BANK, MERIDEN.

GEORGE M. LUCAS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$581,545.00	Whole amount of deposits, \$3,548,736.32	
Loans on collateral security, . .	53,000.00	Surplus account, . .	60,000.00
Town, city, and borough notes and orders, . .	14,000.00	Interest account, less current expenses and taxes paid, . .	13,524.03
Town, city, school district, and corporation bonds, . .	155,000.00	Profit and loss account, . .	4,975.36
Railroad bonds, . .	2,607,550.00	Rent account, . .	55.66
Bank stocks in Connecticut, . .	93,700.00		
Bank stocks in other states, . .	10,000.00		
Real estate by foreclosure, . .	3,500.00		
Cash in banks, . .	108,996.37		
Total assets, . .	\$3,627,291.37	Total liabilities, . .	\$3,627,291.37

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, Conn., \$	14,000.00	14,000.00	14,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, \$.	20,000.00	20,000.00	20,200.00
City " " " 4s, 1912,	25,000.00	25,000.00	25,300.00
Town " " " 3½s, 1921,	25,000.00	25,000.00	25,000.00
City " Danbury, " 4s, 1920,	10,000.00	10,000.00	10,300.00
Bor. of Wallingford, " 4s, 1923,	20,000.00	20,000.00	20,600.00
City of New Britain, " 4s, 1927,	30,000.00	30,000.00	31,100.00
Town of Ridgefield, " 3½s, 1927,	25,000.00	25,000.00	25,000.00
Totals, \$	153,000.00	155,000.00	157,500.00
RAILROAD BONDS.			
Chic., Mil. & St. P. Ter., 5s, 1914, \$	50,000.00	52,000.00	54,300.00
Morris & Essex, 7s, 1914,	25,000.00	29,000.00	30,600.00
" " " 7s, 1915,	75,000.00	90,000.00	93,500.00
Chic. & Northwestern, 7s, 1915,	25,000.00	30,000.00	31,200.00
Northwestern Union, 7s, 1917,	25,000.00	30,000.00	32,300.00
Chic., R. I. & Pacific, 6s, 1917,	50,000.00	58,000.00	60,000.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Delaware & Hudson,	7s, 1917, \$	25,000.00	31,000.00	32,300.00
Ia. Falls & Sioux City,	7s, 1917,	25,000.00	30,000.00	32,300.00
McKeesport & Belle Vernon,	6s, 1918,	50,000.00	59,000.00	60,800.00
New Haven & Derby,	5s, 1918,	25,000.00	27,000.00	28,000.00
Danbury & Norwalk,	5s, 1920,	25,000.00	25,000.00	28,400.00
Evans., T. Haute & Chic.,	6s, 1920,	23,000.00	28,000.00	28,600.00
Chicago, Mil. & St. Paul:—				
Dubuque Division,	6s, 1920,	25,000.00	30,500.00	31,100.00
Chic. & P. W. Division,	5s, 1921,	50,000.00	56,000.00	57,100.00
N. Y., Lack. & Western,	6s, 1921,	75,000.00	94,000.00	94,300.00
Louisville & Nashville:—				
St. Louis Division,	6s, 1921,	30,000.00	35,800.00	37,700.00
Peoria & Pekin Union,	6s, 1921,	50,000.00	62,000.00	62,800.00
Rensselaer & Saratoga,	7s, 1921,	50,000.00	70,000.00	70,000.00
Ced. Rap., Ia. Falls & N.W.,	5s, 1921,	25,000.00	28,400.00	28,600.00
Con. Ry. Co., Meriden Div.,	5s, 1924,	25,000.00	28,000.00	29,000.00
Terre Haute & Ind.,	5s, 1925,	25,000.00	25,000.00	29,200.00
Chic., St. P., Minn. & O.,	6s, 1930,	50,000.00	66,000.00	67,700.00
Louisville & Nashville,	6s, 1930,	51,000.00	59,300.00	69,000.00
St. L., Iron Mt. & Southern,	5s, 1931,	25,000.00	29,000.00	30,000.00
Michigan Central,	5s, 1931,	25,000.00	28,000.00	30,000.00
Long Island,	4s, 1932,	20,000.00	20,000.00	20,800.00
Chic. & Western Indiana,	6s, 1932,	50,000.00	57,000.00	68,600.00
Pitts., McKeesp't & Yough.,	6s, 1932,	50,000.00	65,000.00	68,600.00
St. Paul, Minn. & Man.,	4½s, 1933,	100,000.00	109,000.00	112,600.00
St. Louis, Iron Mt. & So.:—				
River & Gulf Division,	4s, 1933,	25,000.00	23,750.00	25,000.00
Burl., Ced. Rap. & No.,	5s, 1934,	100,000.00	115,000.00	121,500.00
Minneapolis & St. Louis,	5s, 1934,	25,000.00	30,000.00	30,400.00
Wilmington & Weldon,	5s, 1935,	50,000.00	60,000.00	61,000.00
Chicago & Indiana Coal,	5s, 1936,	25,000.00	30,000.00	30,600.00
Chicago & Eastern Illinois,	5s, 1937,	100,000.00	116,000.00	122,800.00
Housatonic,	5s, 1937,	50,000.00	62,400.00	62,400.00
Montana Central,	6s, 1937,	25,000.00	33,000.00	35,300.00
Cleveland & Mah. Valley,	5s, 1938,	50,000.00	56,000.00	61,600.00
Willmar & Sioux Falls,	5s, 1938,	50,000.00	59,000.00	61,600.00
Michigan Central:—				
Kalamazoo & S. H. Div.,	5s, 1939,	25,000.00	30,000.00	30,800.00
Erie & Pittsburgh,	3½s, 1940,	25,000.00	25,000.00	25,000.00
Cleveland & Pittsburgh,	4½s, 1942,	25,000.00	30,000.00	28,700.00
Clearfield & Mahoning,	5s, 1943,	25,000.00	30,000.00	31,200.00
N. Y., N. H. & Hartford,	4s, 1947,	50,000.00	55,500.00	55,500.00
Chic., Bur. & Q., Ill. Div.,	4s, 1949,	50,000.00	50,000.00	51,000.00
Chic., St. Louis & New Or.,	5s, 1951,	100,000.00	126,000.00	127,000.00
Conn. Ry. & Lighting Co.,	4½s, 1951,	50,000.00	50,000.00	58,000.00
Southern Indiana,	4s, 1951,	30,000.00	28,500.00	28,500.00
Atlantic Coast Line,	4s, 1952,	50,000.00	50,000.00	52,500.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Consolidated Ry. Co., 4s, 1955, \$	30,000.00	29,400.00	29,400.00
Cons. Ry Co., Guar. by N.			
Y., N, H, & H., 4s, 1956,	50,000.00	50,000.00	50,000.00
Central of New Jersey, 5s, 1987,	50,000.00	66,000.00	66,000.00
Chic., Mil. & St. Paul, 3½s, 1989,	50,000.00	50,000.00	50,000.00
Totals, \$	2,259,000.00	2,607,550.00	2,715,200.00
BANK STOCKS.			
200 shares First National, Meriden, \$	20,000.00	20,000.00	40,000.00
200 " Home " "	20,000.00	20,000.00	24,000.00
82 " Meriden " "	8,200.00	8,200.00	9,020.00
162 " National Bank of Norwalk,	16,200.00	16,200.00	17,820.00
20 " Fairfield Co. Nat., "	2,000.00	2,000.00	2,000.00
104 " Second Nat., New Haven,	10,400.00	10,400.00	20,800.00
70 " Merchants Nat., "	3,500.00	3,100.00	4,025.00
3 " First Nat., Middletown,	300.00	300.00	300.00
60 " Southington National,	6,000.00	6,000.00	6,000.00
50 " Mechanics Nat., New Britain,	5,000.00	5,000.00	8,500.00
25 " New Britain National,	2,500.00	2,500.00	4,000.00
200 " Merchants Exchg., New York,	10,000.00	10,000.00	15,000.00
Totals, \$	104,100.00	103,700.00	151,465.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	4,435; total amount, \$1,077,128.67
2	Number of depositors having \$1,000 and not over \$2,000,	611; total amount, 810,757.82
3	Number of depositors having over \$2,000 and not over \$10,000,	436; total amount, 1,522,042.33
4	Number of depositors having over \$10,000,	9; total amount, 138,807.50
5	Total number of depositors,	1,417; total deposits, \$304,659.31
6	Largest amount due a single depositor,	24,673.50
7	Number of accounts opened during the past year, 778; number closed, 553; increase, 225.	
8	Amount deposited, including interest credited, during the past year,	795,242.58
9	Amount withdrawn during the past year,	524,399.16
10	Amount of increase,	270,843.42

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$16,605.95	
12	Amount of income received during the year,	156,013.93	—\$172,619.88
13	Total expenses, including salaries, during the year,	4,851.58	
14	State tax during the year,	7,762.89	
15	Town and City taxes and assessments paid,	63.54	
16	Net amount of premiums charged off,	11,700.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount, 2 per cent. paid July 1, 1906; amount,	64,014.28 65,672.54	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	18,555.05	172,619.88
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		70,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.— President, Charles L. Rockwell; Treasurer, George M. Lucas;
Directors or Trustees: Charles L. Rockwell, Seth J. Hall, Charles L. Upham,
John C. Byxbee, Charles F. Linsley, John Tait, C. P. Bradley, N. L. Bradley,
Dexter W. Parker, H. L. Schleiter, James H. White, Gilbert Rogers, Wm. H.
Lyon.

THE CITY SAVINGS BANK OF MIDDLETOWN.

WALTER C. JONES, Treasurer.

INCORPORATED, 1903.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,562.50	Whole amount of deposits, . . .	\$22,237.65
Loans on collateral security, . . .	3,160.00	Surplus account, . . .	400.00
Railroad bonds, . . .	940.00	Interest account, less current expenses and taxes paid, . . .	400.62
Cash in banks, . . .	3,375.77		
Total assets, . . .	\$23,038.27	Total liabilities, . . .	\$23,038.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
St. Louis, Iron Mountain & So., Riv. & Gulf Div., 4s, 1933, \$	1,000.00	940.00	940.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	94; total amount, . . .	\$14,336.43
2	Number of depositors having \$1,000 and not over \$2,000, . . .	6; total amount, . . .	7,901.22
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	100; total deposits, . . .	\$22,237.65
6	Largest amount due a single depositor, . . .		1,833.62
7	Number of accounts opened during the past year, 39; number closed, 13; increase, 26.		
8	Amount deposited, including interest credited, during the past year, . . .		14,978.49
9	Amount withdrawn during the past year, . . .		8,037.83
10	Amount of increase, . . .		6,940.66
11	Total of interest and profit and loss, and rent accounts per last report, . . .	\$340.58	
12	Amount of income received during the year, . . .	877.52—	1,218.10
13	Total expenses, including salaries during the year, . . .	10.00	
14	State tax during the year, . . .	1.00	
15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	20.00	

THE CITY SAVINGS BANK OF MIDDLETOWN.— CONTINUED.

INVESTMENTS.— CONTINUED.

17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Nov. 30, 1905; amount,	\$260.69	
	2 per cent. paid May 31, 1906; amount,	275.79	
19	Net amount carried to surplus,	250.00	
20	Total of interest and profit and loss and rent accounts per this report,	400.62—	\$1,218.10
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	2,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,100.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in February.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in February.		

OFFICERS.— President, Frederick Babcock; Treasurer, Walter C. Jones; Directors, Frederick Babcock, Otis A. Smith, Walter C. Jones, Elmer G. Derby, Charles W. Bevin, D. Luther Briggs, Edward A. Gladwin, George I. Allen, Isaac Spear, Richard Davis, John L. Fisk, William Mylchreest, Frederick P. Burr, James Longworth, Charles E. Bacon.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$801,755.00	Whole amount of deposits, . . .	\$902,292.36
Loans on collateral security, . . .	5,900.00	Surplus account, . . .	102,438.98
Loans on personal security only, . . .	45,598.27	Interest account, less current expenses and taxes paid, . . .	6,239.37
Town, city, and borough notes and orders, . . .	12,000.00		
School district notes and orders, . . .	500.00		
Bank stocks in Connecticut, . . .	27,350.00		
Real estate by foreclosure, . . .	31,372.87		
Banking house, . . .	5,000.00		
Cash in banks, . . .	58,314.60		
Cash in vault, . . .	23,179.97		
Total assets, . . .	\$1,010,970.71	Total liabilities, . . .	\$1,010,970.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton, order, . . . \$	12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Burlington, 9th School District, Conn., \$	500.00	500.00	500.00
BANK STOCKS.			
100 shares New Haven County Nat., \$	1,000.00	1,000.00	1,600.00
12 " Yale National, New Haven, . . .	1,200.00	1,200.00	1,560.00
133 " National Exchange, Hartford, . . .	6,650.00	6,650.00	7,980.00
4 " Phoenix National, " . . .	400.00	400.00	500.00
5 " Farm. & Mech's Nat., " . . .	500.00	500.00	590.00
42 " First National, Rockville, . . .	4,200.00	4,200.00	4,410.00
40 " Rockville National, " . . .	4,000.00	4,000.00	4,200.00
15 " First National, Norwich, . . .	1,500.00	1,500.00	1,200.00
16 " Uncas " " . . .	1,600.00	1,600.00	1,600.00
38 " Southington National, . . .	3,800.00	3,800.00	3,800.00
5 " Citizens " Waterbury, . . .	500.00	500.00	650.00
5 " Waterbury " " . . .	250.00	250.00	400.00
10 " First National, Portland, . . .	1,000.00	1,000.00	1,000.00
15 " Mystic River National, Mystic, . . .	750.00	750.00	975.00
Totals, \$	27,350.00	27,350.00	30,465.00

COLLINSVILLE SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,644; total amount,	\$306,183.57
2	Number of depositors having \$1,000 and not over \$2,000,	185; total amount,	248,922.56
3	Number of depositors having over \$2,000 and not over \$10,000,	84; total amount,	314,476.37
4	Number of depositors having over \$10,000,	3; total amount,	32,709.86
5	Total number of depositors,	1,916; total deposits,	\$902,292.36
6	Largest amount due a single depositor,		12,169.42
7	Number of accounts opened during the past year, 218; number closed, 146; increase, 72.		
8	Amount deposited, including interest credited, during the past year,		169,729.40
9	Amount withdrawn during the past year,		124,519.07
10	Amount of increase,		45,210.33
11	Total of interest and profit and loss, and rent accounts per last report,	\$5,737.45	
12	Amount of income received during the year,	46,514.22—	52,251.67
13	Total expenses, including salaries during the year,	3,148.13	
14	State tax during the year,	1,183.70	
15	Town and City taxes and assessments paid,	859.05	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	16,695.31	
	2 per cent. paid July 1, 1906; amount,	17,114.68	
19	Net amount carried to surplus,	7,011.43	
20	Total of interest and profit and loss and rent accounts per this report,	6,239.37—	52,251.67
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		51,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		11,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.— President, J. B. Lougee; Treasurer, John D. Andrews; Directors or Trustees, J. B. Lougee, John D. Andrews, Wm. H. Parmelee, F. M. Mills, T. A. Alderman, John C. Aldrich, C. A. Farnham, B. O. Higley, Walter Reed, E. W. Fancher, Isaac Barnes.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,099,500.00	Whole amount of deposits, \$9,626,216.08	
Loans on collateral security, . . .	691,570.00	Surplus account, . . .	757,490.05
Loans on personal security only,	105,800.00	Interest account, less current expenses and taxes paid,	50,467.01
Town, city, and borough notes and orders,	31,000.00		
School district notes and orders,	6,000.00		
State bonds,	135,000.00		
Town, city, school district, and corporation bonds, . . .	2,175,800.00		
Railroad bonds,	3,865,000.00		
Railroad stocks,	50,000.00		
Bank stocks in Connecticut, . . .	92,250.00		
Bank stocks in other states, . . .	57,400.00		
Real estate by foreclosure, . . .	5,332.60		
Banking house,	65,000.00		
Banking house, Con. acct., . . .	8,344.24		
Cash in banks,	114,910.37		
Cash in vault,	131,265.93		
Total assets,	\$10,434,173.14	Total liabilities,	\$10,434,173.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Massachusetts, 3½s, 1938-40, \$	60,000.00	60,000.00	60,600.00
“ “ Connecticut, 3s, 1910,	75,000.00	75,000.00	75,000.00
Totals, \$	135,000.00	135,000.00	135,600.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of West Haven, \$	31,000.00	31,000.00	31,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Westville School District, \$	6,000.00	6,000.00	6,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.				
200 shares N. Y., N. H. & Hartford,	\$	20,000.00	20,000.00	38,000.00
100 " Pitts., Ft. Wayne & Chic.,		10,000.00	10,000.00	17,000.00
200 " Chic., Mil. & St. Paul,		20,000.00	20,000.00	38,000.00
Totals,	\$	50,000.00	50,000.00	93,000.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.				
Boston, Mass.,	4s, 1912-13, \$	10,000.00	10,000.00	10,050.00
Camden, N. J.,	4s, 1926,	20,000.00	20,000.00	20,200.00
Chicago, Ill.,	4s, 1921,	25,000.00	25,000.00	25,125.00
Cincinnati, Ohio,	5s, 1910-30,	50,000.00	50,000.00	51,750.00
" "	6s, 1909,	12,000.00	12,000.00	12,600.00
Cleveland, "	4s, 1915-33,	60,000.00	60,000.00	60,600.00
Columbus, "	4s, 1910,	16,000.00	16,000.00	16,000.00
" "	5s, 1910,	22,000.00	22,000.00	22,770.00
Dayton, "	5s, 1914-19,	15,000.00	15,000.00	16,275.00
Davenport, Iowa,	4½s, 1909,	60,000.00	60,000.00	60,600.00
Denver, Colo.,	5s, 1919,	100,000.00	100,000.00	109,500.00
Hoboken, N. J.,	4½s, 1907,	13,000.00	13,000.00	13,000.00
Jackson, Mich.,	5s, 1907,	45,000.00	45,000.00	45,000.00
Joliet, Ill.,	4½s, 1914,	25,000.00	25,000.00	25,800.00
Kansas City, Mo.,	4s, 1910-24,	70,000.00	70,000.00	71,250.00
" " "	4½s, 1915,	56,000.00	56,000.00	58,800.00
La Crosse, Wis.,	3½s, 1920,	42,000.00	39,900.00	39,900.00
Los Angeles, Cal.,	4s, 1907-37,	23,250.00	23,250.00	23,250.00
" " "	4½s, 1907-28,	9,250.00	9,250.00	9,710.00
Louisville, Ky.,	5s, 1911,	10,000.00	10,000.00	10,450.00
Milwaukee, Wis.,	3½s, 1907-22,	40,000.00	38,400.00	38,600.00
" " "	5s, 1907-15,	8,000.00	8,000.00	8,370.00
Minneapolis, Minn.,	4½s, 1913-22,	21,000.00	21,000.00	22,155.00
" " "	4s, 1917-35,	25,000.00	25,000.00	25,250.00
Muskegon, Mich.,	5s, 1907-15,	40,000.00	40,000.00	41,600.00
New York, N. Y.,	3½s, 1954,	75,000.00	70,500.00	69,375.00
" " "	4½s, 1908,	25,000.00	25,000.00	25,000.00
" " "	5s, 1906,	20,000.00	20,000.00	20,000.00
Omaha, Neb.,	5s, 1907-11,	15,000.00	15,000.00	15,400.00
" " "	4½s, 1907-24,	26,000.00	26,000.00	27,300.00
Paterson, N. J.,	4s, 1917-39,	45,000.00	45,000.00	44,550.00
" " "	4½s, 1909-10,	40,000.00	40,000.00	40,300.00
" " "	5s, 1912-18,	8,000.00	8,000.00	8,520.00
Pittsburg, Pa.,	4s, 1910-25,	15,000.00	15,000.00	15,050.00
Portland, Ore.,	5s, 1928,	50,000.00	50,000.00	58,000.00
Providence, R. I.,	4s, 1927,	21,000.00	21,000.00	21,630.00
St. Paul, Minn.,	4s, 1912,	5,000.00	5,000.00	5,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

LIABILITIES.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.						
St. Paul, Minn.,	4½s,	1917-19, \$		40,000.00	40,000.00	41,900.00
" "	5s,	1915,		45,000.00	45,000.00	48,375.00
San Diego, Cal.,	4½s,	1914-17,		25,000.00	25,000.00	25,375.00
San Jose, "	4½s,	1907-37,		31,000.00	31,000.00	32,317.00
Scranton, Pa.,	4s,	1910,		5,000.00	5,000.00	5,000.00
South Omaha,	4½s,	1910-25,		20,000.00	20,000.00	20,200.00
Springfield, Ill.,	3½s,	1920,		40,000.00	38,000.00	38,000.00
Toledo, Ohio,	3½s,	1920-21,		25,000.00	24,000.00	23,625.00
" "	4s,	1914-19,		30,000.00	30,000.00	30,225.00
" "	4½s,	1914,		20,000.00	20,000.00	20,400.00
Trenton, N. J.,	3½s,	1929,		25,000.00	24,000.00	23,625.00
Troy, N. Y.,	4s,	1925,		40,000.00	40,000.00	40,500.00
Wilkesbarre, Pa.,	4½s,	1917-27,		60,000.00	60,000.00	64,200.00
Wilmington, Del.,	4s,	1924-26,		50,000.00	50,000.00	50,250.00
Zanesville, Ohio.,	5s,	1913,		25,000.00	25,000.00	26,300.00
Ansonia, Conn.,	4s,	1915,		20,000.00	20,000.00	20,200.00
Branford, "	4s,	1907-09,		6,000.00	6,000.00	6,000.00
Bridgeport, Conn.,	4s,	1924,		66,000.00	66,000.00	66,990.00
Bristol, "	4s,	1927,		4,000.00	4,000.00	4,000.00
Canton, "	4s,	1923,		10,000.00	10,000.00	10,000.00
Danbury, "	4s,	1910-12,		10,000.00	10,000.00	10,000.00
Derby, "	4s,	1914,		25,000.00	25,000.00	25,125.00
Essex, "	4s,	1907,		1,000.00	1,000.00	1,000.00
Groton, "	4s,	1907-15,		35,000.00	35,000.00	35,000.00
Hartford, "	3½s,	1931,		20,000.00	19,000.00	18,600.00
Huntington, "	4s,	1917,		25,000.00	25,000.00	25,000.00
Madison, "	4s,	1907,		10,000.00	10,000.00	10,000.00
Middletown, "	4s,	1910,		3,000.00	3,000.00	3,015.00
New Britain, "	4s,	1909-27,		35,000.00	35,000.00	35,175.00
New Canaan, "	3½s,	1929,		20,000.00	18,800.00	18,600.00
N. Hartford, "	4s,	1909-11,		12,000.00	12,000.00	12,000.00
New Haven, "	3½s,	1909-19,		15,000.00	14,700.00	14,700.00
" " "	4s,	1909-28,		3,000.00	3,000.00	3,020.00
Norwalk, "	3½s,	1918,		20,000.00	19,000.00	19,000.00
Norwich, "	5s,	1907,		15,000.00	15,000.00	15,000.00
Orange, "	4s,	1916-25,		50,000.00	50,000.00	50,000.00
Roxbury, "	4s,	1908-25,		18,000.00	18,000.00	18,100.00
Southbury, "	4s,	1909,		7,000.00	7,000.00	7,000.00
Wallingford, "	4s,	1923,		50,000.00	50,000.00	50,100.00
Washington, "	4s,	1907-16,		20,000.00	20,000.00	20,000.00
Waterbury, "	4s,	1910,		18,000.00	18,000.00	18,000.00
Watertown, "	4s,	1914,		30,000.00	30,000.00	30,000.00
Totals,				\$ 2,191,500.00	2,175,800.00	2,222,647.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
N. Y., N. H. & Hartford:—			
Conv., 3½s, 1911-56, \$	15,000.00	15,000.00	21,300.00
H. Riv. & Portchester, 4s, 1911,	120,000.00	120,000.00	121,200.00
“ “ 4s, 1954,	135,000.00	135,000.00	138,375.00
Housatonic, 5s, 1937,	26,000.00	26,000.00	30,680.00
New England, 5s, 1945,	30,000.00	30,000.00	36,000.00
New Haven & Derby, 5s, 1918,	19,000.00	19,000.00	20,805.00
N.H. & Northampton, 5s, 1911,	54,000.00	54,000.00	56,025.00
N.Y., Prov. & Boston, 4s, 1942,	29,000.00	29,000.00	29,580.00
Prov. & Worcester, 5s, 1947,	50,000.00	50,000.00	51,000.00
N. H. & Centerville, 5s, 1933,	10,000.00	10,000.00	11,500.00
Cons. Ry. Co., guar., 4s, 1956,	50,000.00	50,000.00	50,000.00
New London Northern, 4s, 1910,	50,000.00	50,000.00	50,000.00
Maine Central, 4s, 1912,	35,000.00	35,000.00	35,000.00
N. Y. C. & Hud. Riv., 3½s, 1997,	75,000.00	70,500.00	67,875.00
Beech Creek, 4s, 1936,	36,000.00	36,000.00	36,540.00
L. S. & Mich. So., 3½s, 1997,	75,000.00	73,500.00	70,500.00
Mahoning Coal, 5s, 1934,	30,000.00	30,000.00	35,100.00
McK'sport & Belle V., 6s, 1918,	20,000.00	20,000.00	23,300.00
Pitts., McK. & Yough., 6s, 1931,	55,000.00	55,000.00	70,950.00
Michigan Central, 5s, 1932,	75,000.00	75,000.00	87,375.00
D. & H. Co., Pa. Div., 7s, 1917,	50,000.00	50,000.00	63,000.00
Rens. & Saratoga, 7s, 1921,	100,000.00	100,000.00	132,000.00
Del., Lack. & Western, 7s, 1907,	24,000.00	24,000.00	24,360.00
Bangor & Portland, 6s, 1930-32,	8,000.00	8,000.00	10,200.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	118,500.00
N. Y., Lack. & West. 6s, 1921,	107,000.00	107,000.00	128,935.00
Pennsylvania R. R. Company:—			
River Front, 4½s, 1912,	10,000.00	10,000.00	10,250.00
U. N. J. Rd. & C. Co., 4s, 1923,	5,000.00	5,000.00	5,100.00
“ “ “ “ “ 4s, 1929,	18,000.00	18,000.00	18,540.00
“ “ “ “ “ 4s, 1944,	25,000.00	25,000.00	28,000.00
Pitts., Young. & Ash., 5s, 1927,	35,000.00	35,000.00	39,200.00
Ashtabula & Pitts., 6s, 1908,	50,000.00	50,000.00	51,000.00
Pitts., Ft. W. & Chic., 7s, 1912,	42,000.00	42,000.00	47,880.00
Cleveland & Pittsburg, 4½s, 1942,	115,000.00	115,000.00	128,225.00
Elmira & Williamsp't, 6s, 1910,	38,000.00	38,000.00	39,615.00
Sunbury & Lewiston, 4s, 1936,	40,000.00	40,000.00	40,800.00
Little Miami, 5s, 1912,	120,000.00	120,000.00	125,100.00
T. Haute & Indianap., 5s, 1925,	50,000.00	50,000.00	54,750.00
Central R. R. of N. J., 5s, 1937,	85,000.00	85,000.00	106,037.00
N. Y. & Long Branch, 4s, 1941,	10,000.00	10,000.00	10,300.00
Wilkesbarre & Scrant., 4½s, 1938,	50,000.00	50,000.00	50,625.00
Erie Railroad:—			
Buffalo, N. Y. & Erie, 7s, 1916,	42,000.00	42,000.00	50,400.00
Cleve. & Mahoning V., 5s, 1938,	105,000.00	105,000.00	121,800.00
Northern of N. J., 6s, 1917,	30,000.00	30,000.00	34,200.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Erie Railroad:—			
N. Castle & Shen. Val., 6s, 1917,	\$ 20,000.00	20,000.00	22,800.00
Sharon Railway, 4½s, 1919,	37,000.00	37,000.00	38,480.00
Chic. & Northwestern Ry. Co:—			
Madison Extension, 7s, 1911,	75,000.00	75,000.00	83,250.00
Menominee Extension, 7s, 1911,	60,000.00	60,000.00	66,800.00
Northwestern Union, 7s, 1917,	30,000.00	30,000.00	37,350.00
Ced. Rap. & Mo. Riv., 7s, 1909,	27,000.00	27,000.00	28,755.00
" " " " 7s, 1916,	50,000.00	50,000.00	61,500.00
Mil., L. S. & West., 6s, 1921,	35,000.00	35,000.00	42,175.00
Michigan Division, 6s, 1924,	15,000.00	15,000.00	18,600.00
St. Paul & Sioux City, 6s, 1919,	50,000.00	50,000.00	59,000.00
Chic., St. Paul, Min. & Omaha, 1st cons., 6s, 1930,	50,000.00	50,000.00	64,500.00
Sault St. Marie & S. W., 5s, 1915,	25,000.00	25,000.00	28,500.00
Chic., Mil. & St. Paul, 4s, 1919,	35,000.00	35,000.00	36,750.00
Wisconsin & Minn., 5s, 1921,	50,000.00	50,000.00	55,250.00
Chic. & Pacific West., 5s, 1921,	16,000.00	16,000.00	17,680.00
La Crosse & Davenport, 5s, 1919,	5,000.00	5,000.00	5,450.00
Dubuque Division, 6s, 1920,	40,000.00	40,000.00	48,200.00
Southern Minnesota, 6s, 1910,	10,000.00	10,000.00	10,475.00
Chic., R. I. & Pacific:—			
General Mortgage, 4s, 1918,	50,000.00	50,000.00	50,000.00
1st Mortgage, 6s, 1917,	25,000.00	25,000.00	28,750.00
Evan. & Terre Haute, 6s, 1923,	20,000.00	20,000.00	22,000.00
Chic. & Eastern Ill., 6s, 1907,	35,000.00	35,000.00	35,350.00
Illinois Central R. Co:—			
Middle Division, 5s, 1921,	73,000.00	73,000.00	81,030.00
Chic., St. L. & N. Or., 5s, 1951,	60,000.00	60,000.00	71,700.00
Ia. Falls & Sioux C., 7s, 1917,	25,000.00	25,000.00	30,825.00
Great Northern Ry. Co:—			
Consolidated, 4½s, 1933,	65,000.00	65,000.00	69,875.00
" " 6s, 1933,	20,000.00	20,000.00	25,900.00
Dakota Extension, 6s, 1910,	80,000.00	80,000.00	84,800.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	50,000.00
St. P., Min. & Man., 6s, 1909,	35,000.00	35,000.00	36,540.00
East. Ry. Co. of Minn., 5s, 1908,	25,000.00	25,000.00	25,062.00
Chic., Burl. & Quincy:—			
Illinois Division, 3½s, 1929-49,	70,000.00	63,000.00	63,000.00
" " 4s, 1929-49,	30,000.00	30,000.00	30,300.00
Ashland Coal & I. Ry., 4s, 1907-25,	25,000.00	25,000.00	24,000.00
Piedmont & Cumberland, 5s, 1911,	15,000.00	15,000.00	15,200.00
Ter. Rd. Assn. of St. L., 5s, 1944,	35,000.00	35,000.00	40,075.00
St. L. Mer. Bridge Ter., 5s, 1930,	15,000.00	15,000.00	16,350.00
St. L. Mer. Bridge Ter., 6s, 1909-29,	20,000.00	20,000.00	22,000.00
Louisville & Nashville, 5s, 1916,	10,000.00	10,000.00	10,600.00
" (L. C. & L.), 7s, 1907,	17,000.00	17,000.00	17,212.00
Totals,	\$ 3,678,000.00	3,665,000.00	4,053,606.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
45 shares National New Haven, \$	4,500.00	4,500.00	8,325.00
125 " Second National, New Haven,	12,500.00	12,500.00	23,125.00
100 " Yale " "	10,000.00	10,000.00	13,000.00
50 " Tradesmen's Nat., "	5,000.00	5,000.00	8,000.00
1400 " New Haven Co. Nat., "	14,000.00	14,000.00	22,400.00
120 " Merchants Nat., New Haven,	6,000.00	6,000.00	7,800.00
50 " City, "	5,000.00	5,000.00	6,750.00
45 " Meriden Nat., Meriden,	4,500.00	4,500.00	4,725.00
40 " First " "	4,000.00	4,000.00	7,600.00
40 " Home " "	4,000.00	4,000.00	4,800.00
60 " Bridgeport " Bridgeport,	3,000.00	3,000.00	5,400.00
15 " Connecticut " "	1,500.00	1,500.00	2,325.00
110 " Waterbury " Waterbury,	5,500.00	5,500.00	8,800.00
50 " Middletown " Middletown,	3,750.00	3,750.00	5,250.00
50 " First " "	5,000.00	5,000.00	4,750.00
40 " Union, New London,	4,000.00	4,000.00	4,200.00
94 " Nat. Bk. of Com., New York,	9,400.00	9,400.00	16,450.00
150 " Am. Exch. Nat., "	15,000.00	15,000.00	36,000.00
75 " First " "	7,500.00	7,500.00	54,000.00
80 " German American, "	6,000.00	6,000.00	9,000.00
30 " Mechanics National, "	3,000.00	3,000.00	7,500.00
25 " Market & Fulton Nat., "	2,500.00	2,500.00	6,250.00
25 " Corn Exchange, "	2,500.00	2,500.00	8,750.00
25 " Fourth " "	2,500.00	2,500.00	5,000.00
20 " Bk. of N. Y., N. B. A., "	2,000.00	2,000.00	6,000.00
10 " Bank of America, "	1,000.00	1,000.00	5,000.00
10 " Imp. & Traders Nat., "	1,000.00	1,000.00	5,500.00
100 " Brooklyn Bk, Brooklyn, N. Y.	5,000.00	5,000.00	7,000.00
Totals, \$	149,050.00	149,850.00	303,700.00

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 18,458; total amount, \$4,347,503.60
- 2 Number of depositors having \$1,000 and not over \$2,000, 2,356; total amount, 3,071,548.04
- 3 Number of depositors having over \$2,000 and not over \$10,000, 728; total amount, 2,181,141.46
- 4 Number of depositors having over \$10,000, 2; total amount, 26,022.98
- 5 Total number of depositors, 21,544; total deposits, \$9,626,216.08
- 6 Largest amount due a single depositor, 13,293.44
- 7 Number of accounts opened during the past year, 4,939; number closed, 3,884; increase, 1,055.

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$3,425,146.00
9	Amount withdrawn during the past year,		3,088,074.28
10	Amount of increase,		337,071.72
11	Total of interest and profit and loss, and rent accounts per last report,	\$46,878.77	
12	Amount of income received during the year,	487,917.05—	534,795.82
13	Total expenses, including salaries during the year,	21,489.19	
14	State tax during the year,	19,877.03	
15	Town and City taxes and assessments paid,	2,901.56	
16	Net amount of premiums charged off,	23,374.78	
17	All other amounts charged off,	14,935.76	
18	Dividends, 1¼ per cent. paid Jan. 16, 1906; amount,	154,210.79	
	1¼ per cent. paid Jul. 16, 1906; amount,	157,310.88	
		90,228.82	
19	Net amount carried to surplus,		
20	Total of interest and profit and loss and rent accounts per this report,	50,467.01—	534,795.82
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,178.72
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		75,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		75,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		108,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Burton Mansfield; Vice-President, Henry F. English; Treasurer, Elliott H. Morse; Trustees, Joel A. Sperry, Michael Sonnenberg, Alfred E. Hammer, Benjamin R. English, Albert S. Holt, Charles E. Curtis, Frederick B. Farnsworth, Eli Whitney, James T. Moran, Charles S. Mellen.

DEEP RIVER SAVINGS BANK.

HARVEY J. BROOKS, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1908.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$631,803.00 Loans on collateral security, 162,824.00 Loans on personal security only, 1,450.00 Town, city, and borough notes and orders, . . . 26,000.00 State bonds, 15,000.00 Town, city, school district, and corporation bonds, 311,000.00 Railroad bonds, . . . 789,200.00 Bank stocks in Connecticut, 40,423.33 Bank stocks in other states, 5,707.39 Banking house, . . . 3,000.00 Premium account, . . . 32,149.50 Cash in banks, . . . 37,597.14 Cash in vault, . . . 5,804.56	Whole amount of deposits, \$1,958,051.48 Surplus account, . . . 65,000.00 Interest account, less current expenses and taxes paid, 33,887.78 Profit and loss account, . 4,619.66 Loan account, 400.00
Total assets, . . . \$2,061,958.92	Total liabilities, . . \$2,061,958.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Commonwealth of Mass., 3½s, 1923, \$	15,000.00	15,000.00	15,375.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Saybrook note, . . . \$	11,000.00	11,000.00	11,000.00
Borough of Wallingford notes, . .	8,000.00	8,000.00	8,000.00
Town of Haddam orders, . . .	7,000.00	7,000.00	7,000.00
Totals, \$	26,000.00	26,000.00	26,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Altoona, Pa., 4s, 1925, \$	10,000.00	10,000.00	10,200.00
" " Boston, Mass., 4s, 1916,	10,000.00	10,000.00	10,200.00
" " Buffalo, N. Y., 7s, 1915,	5,000.00	5,000.00	6,200.00
" " Chicago, Ill., 4s, 1918,	10,000.00	10,000.00	10,100.00
" " Cincinnati, O., 7s, 1908,	10,000.00	10,000.00	10,500.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Cleveland, O., 4s, 1922, \$	10,000.00	10,000.00	10,200.00
" " Cleveland, O., 4s, 1914,	10,000.00	10,000.00	10,100.00
" " Col. Springs, Col., 4½s, 1907-12,	15,000.00	15,000.00	15,300.00
" " Columbus, O., 4s, 1909,	10,000.00	10,000.00	10,050.00
" " Columbus, O., 4½s, 1909,	6,000.00	6,000.00	6,060.00
" " Dayton, O., 5s, 1917,	2,000.00	2,000.00	2,200.00
" " Hoboken, N. J., 4½s, 1912,	10,000.00	10,000.00	10,300.00
" " Hoboken, N. J., 4s, 1919,	10,000.00	10,000.00	10,200.00
" " Jersey City, N. J., 4½s, 1927,	10,000.00	10,000.00	10,800.00
" " Kan. City, Mo., 4½s, 1915,	5,000.00	5,000.00	5,350.00
" " Lewiston, Me., 5s, 1917,	2,000.00	2,000.00	2,200.00
" " Lexington, Ky., 4½s, 1932-33,	13,000.00	13,000.00	14,170.00
" " L. Angeles, Cal., 4s, 1919,	10,000.00	10,000.00	10,200.00
" " McKeesport, Pa., 4½s, 1910-20,	8,000.00	8,000.00	8,400.00
" " Minneapolis, 4½s, 1921,	13,000.00	13,000.00	14,040.00
" " N. Albany, Ind., 5s, 1915,	10,000.00	10,000.00	10,700.00
" " N. Y. Cor. Stock, 4s, 1936,	10,000.00	10,000.00	10,250.00
" " Paterson, N. J., 4s, 1925,	5,000.00	5,000.00	5,100.00
" " Paterson, N. J., 4s, 1939,	20,000.00	20,000.00	20,600.00
" " Pawtucket, R. I., 4s, 1910,	15,000.00	15,000.00	15,150.00
" " Portland, Ore., 5s, 1922,	15,000.00	15,000.00	17,100.00
" " Pueblo, Col., 4½s, 1918,	5,000.00	5,000.00	5,250.00
" " Toledo, O., 4s, 1924,	10,000.00	10,000.00	10,200.00
" " Wilkesbarre, Pa., 4½s, 1924,	10,000.00	10,000.00	10,800.00
" " Wilmington, Del., 4s, 1924,	10,000.00	10,000.00	10,200.00
" " Youngstown, O., 5s, 1910,	10,000.00	10,000.00	10,400.00
Town of East Lyme, Conn., 4s, 1925,	10,000.00	10,000.00	10,200.00
" " Orange, Conn., 4s, 1916,	1,000.00	1,000.00	1,010.00
" " Stratford, Conn., 4s, 1907,	1,000.00	1,000.00	1,000.00
Totals, \$	311,000.00	311,000.00	324,730.00
RAILROAD BONDS.			
Ashland Coal & Iron Co., 4s, 1925, \$	10,000.00	10,000.00	10,000.00
Atchison, Topeka & S. Fe, 4s, 1935,	5,000.00	5,000.00	5,100.00
Atlantic Coast Line, 4s, 1952,	25,000.00	25,000.00	25,000.00
Petersburg, 5s, 1926,	2,000.00	2,000.00	2,280.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	9,500.00
Central R. R. of N. J., 5s, 1987,	10,000.00	10,000.00	12,500.00
Wilkesbarre & Scranton, 4½s, 1938,	10,000.00	10,000.00	11,000.00
Central Vermont:—			
New London Northern, 4s, 1910,	8,000.00	8,000.00	8,000.00
Chicago & Alton, 3s, 1949,	20,000.00	20,000.00	18,000.00
Chic., Burl. & Quincy:—			
Atchison & Nebraska, 7s, 1908,	7,000.00	7,000.00	7,350.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

LIABILITIES.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Burl. & Mo. River,	6s, 1918,	\$ 10,000.00	10,000.00	11,300.00
Illinois Division,	4s, 1949,	15,000.00	15,000.00	15,225.00
Iowa Division,	5s, 1919,	19,000.00	19,000.00	20,520.00
Nodaway Valley,	7s, 1920,	2,000.00	2,000.00	2,200.00
Tarkio Valley,	7s, 1920,	2,000.00	2,000.00	2,200.00
Chic. & Eastern Ill.,	5s, 1937,	10,000.00	10,000.00	11,700.00
Chic. & Ind. Coal,	5s, 1936,	10,000.00	10,000.00	11,500.00
Indiana Block Coal,	7s, 1908,	11,000.00	11,000.00	11,550.00
Chic., Milwaukee & St. Paul:—				
C. & P., Western Div.,	5s, 1921,	10,000.00	10,000.00	11,200.00
Wis. & Minn. Division,	5s, 1921,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern:—				
Mil., L. S. & Western,	5s, 1922,	3,000.00	3,000.00	3,360.00
Northwestern Union,	7s, 1917,	5,000.00	5,000.00	6,400.00
Sault Ste. M. & S. W.,	5s, 1915,	5,000.00	5,000.00	5,450.00
Chic., R. I. & Pacific,	4s, 1938,	25,000.00	25,000.00	25,000.00
Chic. & Western Ind.,	6s, 1932,	13,000.00	13,000.00	14,690.00
Delaware & Hudson:—				
Penn. Division,	7s, 1917,	10,000.00	10,000.00	13,000.00
Del., Lack. & Western:—				
Bangor & Portland,	6s, 1930-36,	13,200.00	13,200.00	17,160.00
N. Y., Lack. & Western,	6s, 1921,	10,000.00	10,000.00	12,500.00
Elgin, Joliet & Eastern,	5s, 1941,	5,000.00	5,000.00	5,800.00
Erie:—				
Buffalo, N. Y. & Erie,	7s, 1916,	15,000.00	15,000.00	18,300.00
Cleve. & Mahoning Val.,	5s, 1938,	20,000.00	20,000.00	23,400.00
Goshen & Deckertown,	6s, 1928,	5,000.00	5,000.00	6,350.00
Northern R. R. of N. J.,	6s, 1917,	11,000.00	11,000.00	12,980.00
Evansville & Terre Haute,	6s, 1921,	5,000.00	5,000.00	5,900.00
Great Northern:—				
St. P., Minn. & Man.,	4½s, 1933,	20,000.00	20,000.00	21,800.00
Montana Extension,	4s, 1937,	15,000.00	15,000.00	15,150.00
Willmar & Sioux Falls,	5s, 1938,	10,000.00	10,000.00	11,800.00
Illinois Central:—				
Ia. Falls & Sioux City,	7s, 1917,	10,000.00	10,000.00	12,500.00
Louisville & Nashville,	4s, 1940,	25,000.00	25,000.00	25,250.00
Louisville, Cin. & Lex.,	4½s, 1931,	10,000.00	10,000.00	10,900.00
Minneapolis & St. Louis,	5s, 1934,	10,000.00	10,000.00	11,200.00
Minneap. & St. Louis,	4s, 1949,	10,000.00	10,000.00	9,500.00
Minn. & St. L., Ia. Div.,	7s, 1909,	5,000.00	5,000.00	5,400.00
New York Central:—				
Joliet & No. Indiana,	7s, 1907,	17,000.00	17,000.00	17,510.00
Kalamazoo & W. Pig.,	5s, 1940,	15,000.00	15,000.00	18,000.00
Mahoning Coal,	5s, 1934,	7,000.00	7,000.00	8,400.00
McKeesp't & Belle Ver.,	6s, 1918,	10,000.00	10,000.00	11,800.00
Michigan Central,	6s, 1909,	10,000.00	10,000.00	10,600.00
Oswego & Rome,	7s, 1915,	10,000.00	10,000.00	12,200.00
Pitts., McK. & Yough.,	6s, 1932,	16,000.00	16,000.00	21,120.00
Syracuse, Phoenix & O.,	6s, 1915,	5,000.00	5,000.00	5,750.00
Harlem Riv. & Port C.,	4s, 1954,	25,000.00	25,000.00	25,750.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y., N. H. & Hartford:—			
N. Y., Prov. & Boston, 4s, 1942, \$	1,000.00	1,000.00	1,020.00
Prov. & Worcester, 4s, 1947,	10,000.00	10,000.00	10,400.00
Northern Pacific:—			
Western R. R. of Minn., 7s, 1907,	13,000.00	13,000.00	13,280.00
Pennsylvania:—			
Elmira & Williamsport, 6s, 1910,	10,000.00	10,000.00	10,700.00
Erie & Pittsburg, 3½s, 1940,	5,000.00	5,000.00	4,750.00
Southwest Penn., 7s, 1917,	2,000.00	2,000.00	2,500.00
Sunbury & Lewiston, 4s, 1936,	10,000.00	10,000.00	10,200.00
Terre Haute & Ind., 5s, 1925,	20,000.00	20,000.00	22,400.00
United N. J. R. R. & C., 4s, 1929,	10,000.00	10,000.00	10,700.00
United N. J. R. R. & C., 4s, 1944,	10,000.00	10,000.00	10,900.00
Peoria & Pekin Union, 6s, 1921,	15,000.00	15,000.00	18,300.00
Philadelphia & Reading:—			
Shamokin, Sun. & Lew., 5s, 1912,	5,000.00	5,000.00	5,250.00
St. Louis, Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	25,000.00	25,000.00	23,250.00
Ter. R. R. Assn. of St. L., 5s, 1944,	10,000.00	10,000.00	11,800.00
Ter. R. R. Assn. of St. L., 4s, 1953,	10,000.00	10,000.00	9,600.00
Merchants Bridge, 6s, 1929,	15,000.00	15,000.00	17,100.00
Western Maryland:—			
Baltimore & Harrisburg, 5s, 1936,	25,000.00	25,000.00	28,750.00
Potomac Valley, 5s, 1941,	7,000.00	7,000.00	7,980.00
W. Va. Cent. & Pittsburg:—			
Piedmont & Cumberland, 5s, 1911,	10,000.00	10,000.00	10,400.00
Totals, \$	789,200.00	789,200.00	863,905.00
BANK STOCKS.			
20 shares Ansonia National, Ansonia, \$	1,000.00	1,575.00	1,700.00
10 " Brooks " Torrington, .	1,000.00	1,000.00	1,650.00
100 " Deep River National, . .	10,000.00	10,000.00	11,500.00
30 " First National, Hartford, .	3,000.00	3,190.00	4,350.00
12 " First National, Meriden, .	1,200.00	1,680.00	2,400.00
30 " First National, Wallingford,	3,000.00	3,000.00	3,750.00
20 " Hartford National, Hartford,	2,000.00	2,720.00	2,800.00
38 " Home National, Meriden, .	3,800.00	4,471.33	4,940.00
20 " Meriden National, Meriden,	2,000.00	2,220.00	2,200.00
34 " Middletown National, . .	2,550.00	3,292.00	3,570.00
20 " New Britain National, . .	2,000.00	3,200.00	3,200.00
50 " Waterbury National, . .	2,500.00	4,075.00	4,250.00
54 " Merchants National, N. Y.,	2,700.00	3,207.39	4,455.00
25 " Nat. Bk. of Commerce, N. Y.,	2,500.00	2,500.00	4,750.00
Totals, \$	39,250.00	46,130.72	55,515.00

DEEP RIVER SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,585; total amount,	\$560,026.64
2	Number of depositors having \$1,000 and not over \$2,000,	295; total amount,	391,139.84
3	Number of depositors having over \$2,000 and not over \$10,000,	244; total amount,	1,006,885.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,124; total deposits,	\$1,958,051.48
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 286; number closed, 186; increase, 100.		
8	Amount deposited, including interest credited, during the past year,		339,553.64
9	Amount withdrawn during the past year,		241,846.17
10	Amount of increase,		97,707.47
11	Total of interest and profit and loss, and rent accounts per last report,	\$36,609.50	
12	Amount of income received during the year,	100,155.54—	136,765.04
13	Total expenses, including salaries during the year,	6,113.40	
14	State tax during the year,	4,376.69	
15	Town and City taxes and assessments paid,	139.99	
16	Net amount of premiums charged off,	6,483.33	
17	All other amounts charged off,	2,393.85	
18	Dividends, 2 per cent. paid Nov. 1, 1905; amount,	36,430.33	
	2 per cent. paid May 1, 1906; amount,	37,320.01	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	38,507.44—	136,765.04
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		40,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3.50%
28	Net income from foreclosed real estate during the past year,		301.95
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS. — President, Milon Pratt; Treasurer, Harvey J. Brooks; Directors or Trustees, Richard P. Spencer, Washington F. Willcox, Milon Pratt, Horace P. Denison, Frederick L'Hommedieu, Stillman J. Tiley, Archibald W. Comstock, Charlton M. Pratt, Rollin U. Tyler, Richard L. Selden, Harvey J. Brooks, Henry M. Snell, E. J. B. Southworth, Ernest A. Jennings.

DERBY SAVINGS BANK.

THOMAS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,533,820.00	Whole amount of deposits, \$4,011,410.13
Loans on collateral security, 323,906.42	Surplus account, . . . 110,000.00
Loans on personal security only, . . . 325,756.00	Interest account, less current expenses and taxes paid, . . . 32,331.25
Town, city, and borough notes and orders, . . 20,000.00	Profit and loss account, . . 753.03
United States bonds, . . 500.00	
Town, city, school district, and corporation bonds, 860,000.00	
Railroad bonds, . . . 756,000.00	
Bank stocks in Connecticut, 98,475.00	
Bank stocks in other states, 43,500.00	
Real estate by foreclosure, 3,350.00	
Banking house, . . . 20,000.00	
Insurance and taxes advanced on real estate mortgaged, . . . 1,644.95	
Premium account, . . . 81,424.14	
Ousatonic Water Co., stock, 7,000.00	
Cash in banks, . . . 60,972.25	
Cash in vault, . . . 18,145.65	
Total assets, . . . \$4,154,494.41	Total liabilities, . . . \$4,154,494.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Consols, 4s, 1907, \$	500.00	500.00	515.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Seymour, \$	20,000.00	20,000.00	20,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of East Hartford, 4s, 1933, \$	20,000.00	20,000.00	20,600.00
" " East Lyme, 4s, 1925,	5,000.00	5,000.00	5,150.00
" " New Britain, 3½s, 1929,	25,000.00	25,000.00	25,000.00
" " New Canaan, 3½s, 1929,	5,000.00	5,000.00	5,000.00
" " Orange, 4s, 1925,	12,000.00	12,000.00	12,360.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.						
Town of Preston,	4s,	1931,	\$	15,000.00	15,000.00	15,450.00
City of Atlantic C., N. J.,	4½s,	1918,		20,000.00	20,000.00	20,000.00
" " Atlantic C., N. J.,	4s,	1930,		20,000.00	20,000.00	20,000.00
" " Atlantic C., N. J.,	4s,	1931,		15,000.00	15,000.00	15,000.00
" " Chicago, Ill.,	4s,	1920,		15,000.00	15,000.00	15,525.00
" " Columbus, O.,	4s,	1933,		10,000.00	10,000.00	10,375.00
" " Danbury,	4s,	1948,		1,000.00	1,000.00	1,050.00
" " Danbury,	4s,	1950,		1,000.00	1,000.00	1,050.00
" " Danbury,	4s,	1954,		3,000.00	3,000.00	3,150.00
" " Denver, Colo.,	5s,	1919,		50,000.00	50,000.00	58,000.00
" " Derby,	4s,	1914,		40,000.00	40,000.00	41,300.00
" " Derby,	3½s,	1921,		17,000.00	17,000.00	17,000.00
" " Derby,	3¾s,	1934,		40,000.00	40,000.00	40,000.00
" " Duluth, Minn.,	4½s,	1926,		25,000.00	25,000.00	27,000.00
" " Groton, Conn.,	4s,	1924,		25,000.00	25,000.00	25,750.00
" " Groton,	4s,	1925,		15,000.00	15,000.00	15,450.00
" " Kansas C., Kan.,	5s,	1913,		30,000.00	30,000.00	32,250.00
" " Kansas C., Kan.,	6s,	1915,		15,000.00	15,000.00	17,325.00
" " Kansas C., Mo.,	4½s,	1915,		25,000.00	25,000.00	29,437.50
" " Lexington, Ky.,	4½s,	1920,		24,000.00	24,000.00	25,860.00
" " Lincoln, Neb.,	5s,	1913-14,		16,000.00	16,000.00	17,200.00
" " Los Angeles, Cal.,	4½s,	1916-33,		10,000.00	10,000.00	10,700.00
" " Muskegon, Mich.,	4s,	1921,		25,000.00	25,000.00	25,750.00
" " N. Albany, Ind.,	5s,	1915,		30,000.00	30,000.00	32,925.00
" " Paterson, N. J.,	4s,	1939,		20,000.00	20,000.00	20,200.00
" " Paterson,	4s,	1925,		20,000.00	20,000.00	20,000.00
" " Pawtucket, R. I.,	4s,	1944,		35,000.00	35,000.00	36,662.50
" " Pt. Huron, Mich.,	4s,	1919,		20,000.00	20,000.00	20,400.00
" " Port Huron,	5s,	1925,		19,000.00	19,000.00	21,660.00
" " Portland, Ore.,	5s,	1928,		20,000.00	20,000.00	22,800.00
" " Portland, Ore.,	5s,	1923,		2,000.00	2,000.00	2,245.00
" " Pueblo, Colo.,	5s,	1912,		5,000.00	5,000.00	5,350.00
" " Pueblo, Colo.,	4½s,	1914,		15,000.00	15,000.00	15,787.50
" " Racine, Wis.,	5s,	1916,		20,000.00	20,000.00	21,400.00
" " San Diego, Cal.,	4½s,	1935,		5,000.00	5,000.00	5,350.00
" " San Diego, Cal.,	4½s,	1936,		5,000.00	5,000.00	5,350.00
" " San Diego, Cal.,	4½s,	1937,		5,000.00	5,000.00	5,350.00
" " San Diego, Cal.,	4½s,	1938,		5,000.00	5,000.00	5,350.00
" " S. Omaha, Neb.,	4½s,	1925,		25,000.00	25,000.00	26,875.00
" " Superior, Wis.,	6s,	1925,		40,000.00	40,000.00	40,000.00
" " Toledo, O.,	4s,	1925,		20,000.00	20,000.00	20,850.00
" " Toledo, O.,	4½s,	1914,		1,000.00	1,000.00	1,065.00
" " Toledo, O.,	3½s,	1930,		10,000.00	10,000.00	10,000.00
" " Toledo, O.,	4s,	1942,		5,000.00	5,000.00	5,237.50
" " Toledo, O.,	4½s,	1914,		3,000.00	3,000.00	3,150.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Waterbury, Ct., 4s, 1919, \$	1,000.00	1,000.00	1,025.00
Vil. of W. Duluth, Minn., 6s, 1911,	5,000.00	5,000.00	5,425.00
Totals, \$	860,000.00	860,000.00	905,190.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	30,000.00	30,000.00	30,000.00
Chic., Burl. & Quincy, 3½s, 1949,	20,000.00	20,000.00	20,400.00
Chic., Burl. & Quincy, 4s, 1949,	5,000.00	5,000.00	5,100.00
Chic. & Eastern Illinois, 6s, 1934,	15,000.00	15,000.00	20,062.50
Chic. & Eastern Illinois, 5s, 1937,	33,000.00	33,000.00	38,940.00
Chic. & Eastern Illinois, 6s, 1931,	3,000.00	3,000.00	3,900.00
Chic., Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	20,000.00	24,800.00
Chic. & Pacific Western, 5s, 1921,	10,000.00	10,000.00	11,350.00
Wisconsin & Minnesota, 5s, 1921,	25,000.00	25,000.00	28,375.00
General Mortgage, 3½s, 1989,	30,000.00	30,000.00	30,000.00
Milwaukee & Northern, 6s, 1913,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern:—			
Cedar Rap. & Mo. Riv., 7s, 1916,	5,000.00	5,000.00	6,300.00
Mil., L. S. & Western, 6s, 1925,	5,000.00	5,000.00	6,350.00
Mil., L. S. & Western, 6s, 1921,	15,000.00	15,000.00	18,450.00
Chic., St. P., Minn. & O., 6s, 1930,	60,000.00	60,000.00	69,275.00
St. Paul & Sioux City, 6s, 1919,	40,000.00	40,000.00	48,200.00
Chicago, R. I. & Pacific:—			
Burl., Ced. Rap. & No., 5s, 1934,	50,000.00	50,000.00	59,750.00
Minn. & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Minn. & St. Louis, 5s, 1934,	9,000.00	9,000.00	10,170.00
Iowa Extension, 7s, 1909,	10,000.00	10,000.00	10,725.00
General, 4s, 1988,	35,000.00	35,000.00	35,875.00
Great Northern:—			
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	55,062.50
St. Paul, Minn. & Man., 6s, 1933,	35,000.00	35,000.00	46,375.00
Eastern Railway, 4s, 1948,	25,000.00	25,000.00	25,500.00
Eastern Railway, 4s, 1908,	5,000.00	5,000.00	5,000.00
Montana Central, 6s, 1937,	41,000.00	41,000.00	54,427.50
Willmar & Sioux F., 5s, 1938,	50,000.00	50,000.00	58,875.00
Ill. Cent., West. Lines, 4s, 1951,	15,000.00	15,000.00	15,600.00
Lima Railway, 5s, 1906-16,	5,000.00	5,000.00	5,150.00
Tuscarora Valley, 5s, 1917,	5,000.00	5,000.00	5,200.00
Western Maryland:—			
Balt. & Cumberland V., 6s, 1931,	20,000.00	20,000.00	24,300.00
Balt. & Harrisburg, 5s, 1936,	15,000.00	15,000.00	17,550.00

DERBY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Balt. & Harrisburg, 5s, 1938, \$	10,000.00	10,000.00	11,400.00
Potomac Valley, 5s, 1941,	40,000.00	40,000.00	46,500.00
Totals, \$	756,000.00	756,000.00	868,862.50
BANK STOCKS.			
60 shares Ansonia National, Ansonia, \$	3,000.00	3,000.00	4,800.00
413 " Birmingham " Derby,	41,300.00	41,300.00	70,210.00
63 " Bridgeport " Bridgeport,	3,150.00	3,150.00	5,670.00
52 " City " "	5,200.00	5,200.00	8,320.00
27 " Connecticut " "	2,700.00	2,700.00	4,320.00
26 " First " "	2,600.00	2,600.00	5,070.00
40 " Central " Middletown,	3,000.00	3,000.00	3,200.00
41 " Middletown " "	3,075.00	3,075.00	4,305.00
125 " Merchants " New Haven,	6,250.00	6,250.00	8,500.00
23 " Nat. New Haven, "	2,300.00	2,300.00	4,554.00
5 " Nat. Tradesmans, "	500.00	500.00	905.00
300 " New Haven Co. Nat., "	3,000.00	3,000.00	5,400.00
50 " Second National, "	5,000.00	5,000.00	9,900.00
73 " Yale " "	7,300.00	7,300.00	10,110.50
51 " First " Norwich,	5,100.00	5,100.00	4,080.00
40 " Citizens " Waterbury,	4,000.00	4,000.00	5,480.00
20 " Waterbury " "	1,000.00	1,000.00	1,640.00
153 " American Ex. Nat., New York,	15,300.00	15,300.00	38,709.00
282 " Natl. Bk. of Commerce, "	28,200.00	28,200.00	52,452.00
Totals, \$	141,975.00	141,975.00	247,625.50

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 7,601; total amount, \$1,640,612.36
- 2 Number of depositors having \$1,000 and not over \$2,000, 845; total amount, 1,073,305.60
- 3 Number of depositors having over \$2,000 and not over \$10,000, 394; total amount, 1,249,119.89
- 4 Number of depositors having over \$10,000, 4; total amount, 48,372.28
- 5 Total number of depositors, 8,844; total deposits, \$4,011,410.13
- 6 Largest amount due a single depositor, 16,465.18
- 7 Number of accounts opened during the past year, 1,400; number closed, 1,020; increase, 380.

DERBY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$1,030,163.10
9	Amount withdrawn during the past year,		834,639.69
10	Amount of increase,		195,523.41
11	Total of interest and profit and loss, and rent accounts per last report,	\$40,790.61	
12	Amount of income received during the year,	191,403.88—	232,194.49
13	Total expenses, including salaries during the year,	14,077.57	
14	State tax during the year,	9,197.79	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	20,000.00	
17	All other amounts charged off, on banking house,	225.00	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	71,653.23	
	2 per cent. paid July 1, 1906; amount,	73,956.62	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	33,084.28—	232,194.49
21	Amount of past-due paper at this time is		3,695.11
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		60,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		60,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2.29%
28	Net income from foreclosed real estate during the past year,		76.45
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June 30.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June 30.		

OFFICERS. — Vice-President, George E. Garber; Treasurer, Thomas S. Birdseye; Assistant Treasurer, Henry S. Birdseye; Directors or Trustees, Chas. H. Nettleton, Geo. W. Beardsley, Geo. B. Clark, Thos. S. Birdseye, John Peterson, Wm. H. Williams, Albert W. Phillips.

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

DIME SAVINGS BANK, CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$103,502.08	Whole amount of deposits, . . .	\$172,170.94
Loans on personal security only, . . .	6,307.00	Surplus account, . . .	11,000.00
Town, city, and borough notes and orders, . . .	16,596.00	Interest account, less current expenses and taxes paid, . . .	21,482.37
Town, city, school district, and corporation bonds, . . .	30,000.00		
Railroad bonds, . . .	5,000.00		
Bank stocks in Connecticut, . . .	15,350.00		
Real estate by foreclosure, . . .	800.00		
Cash in banks, . . .	26,521.01		
Cash in vault, . . .	577.22		
Total assets, . . .	\$204,653.31	Total liabilities, . . .	\$204,653.31

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell notes and order, \$	16,596.00	16,596.00	16,596.00
Totals, \$	16,596.00	16,596.00	16,596.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Cromwell fdg., 4s, 1915, \$	15,000.00	15,000.00	15,150.00
City of N. Britain, sewer, 4s, 1936, . . .	5,000.00	5,000.00	5,175.00
Cent. S. D., Wallingford, 4s, 1936, . . .	10,000.00	10,000.00	10,350.00
Totals, \$	30,000.00	30,000.00	30,675.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	5,000.00	5,000.00	4,950.00
BANK STOCKS.			
26 shares Middlesex Co. Nat., Mid'town, \$	2,600.00	2,600.00	2,340.00
31 " Waterbury " Waterbury, . . .	1,550.00	1,550.00	2,480.00

DIME SAVINGS BANK, CROMWELL.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
32 shares City Nat., Danbury, \$	3,200.00	3,200.00	3,200.00
19 " Central " Mid'town,	1,425.00	1,425.00	1,520.00
15 " Deep River " Deep River,	1,500.00	1,500.00	1,650.00
20 " Central " Norwalk,	2,000.00	2,000.00	2,000.00
5 " First " Stonington,	500.00	500.00	575.00
19 " City Bank of Hartford,	1,900.00	1,900.00	1,805.00
9 " Middletown Nat., Middletown,	675.00	675.00	954.00
Totals, \$	15,350.00	15,350.00	16,524.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	702; total amount,	\$83,864.48
2 Number of depositors having \$1,000 and not over \$2,000,	26; total amount,	38,134.65
3 Number of depositors having over \$2,000 and not over \$10,000,	11; total amount,	37,795.25
4 Number of depositors having over \$10,000,	1; total amount,	12,376.56
5 Total number of depositors,	740; total deposits,	\$172,170.94
6 Largest amount due a single depositor,		12,376.56
7 Number of accounts opened during the past year, 60; number closed, 54; increase 6.		
8 Amount deposited, including interest credited, during the past year,		51,000.85
9 Amount withdrawn during the past year,		39,628.32
10 Amount of increase,		11,372.53
11 Total of interest and profit and loss, and rent accounts per last report,	\$20,489.90	
12 Amount of income received during the year,	9,279.38—	29,769.28
13 Total expenses, including salaries during the year,	841.55	
14 State tax during the year,	222.33	
15 Town and City taxes and assessments paid,	13.20	
16 Net amount of premiums charged off,	1,164.50	
17 All other amounts charged off,	11.46	
18* Dividends, 2 per cent. paid Jan. 1, 1906; amount,	2,987.31	
2 per cent. paid July 1, 1906; amount,	3,046.57	
19 Net amount carried to surplus,	0	
20 Total of interest and profit and loss and rent accounts per this report,	21,482.37—	29,769.28
21 Amount of past-due paper at this time is		0

* $2\frac{1}{2}$ per cent. per annum on excess of \$3,000.

DIME SAVINGS BANK, CROMWELL.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages? . . .	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$4,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	4.42%
28	Net income from foreclosed real estate during the past year, .	35.35
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in October.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in October.	

OFFICERS.—President, Frank K. Hallock; Treasurer, Arthur Boardman; Directors or Trustees, Frank K. Hallock, Thomas W. Beaumont, Edward S. Coe, Arthur Boardman, Samuel V. Hubbard, George P. Savage, Daniel B. Marsh, George S. Butler, Charles E. Bush, Andrew E. Garde, Horace W. Hubbard, Millard W. Austin, William P. Couch, Charles B. Frisbie, Robert S. Griswold, Walter Fawthrop, Howard H. Warner.

DIME SAVINGS BANK, HARTFORD.

ROBERT W. DWYER, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,321,237.29	Whole amount of deposits, \$2,594,121.08
Loans on collateral security, 154,728.74	Surplus account, . . . 72,500.00
School district notes and orders, . . . 500.00	Interest account, less current expenses and taxes paid, . . . 48,995.89
Town, city, school district, and corporation bonds, . . 184,000.00	Profit and loss account, . . 1,166.01
Railroad bonds, . . . 817,000.00	
Railroad stocks, . . . 6,555.25	
Bank stocks in Connecticut, 36,820.00	
Real estate by foreclosure, 2,700.00	
Premium account, . . . 70,000.00	
Cash in banks, . . . 116,186.13	
Cash in vault, . . . 7,055.57	
Total assets, . . . \$2,716,782.98	Total liabilities, . . . \$2,716,782.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School Dist. No. 2, Enfield, Conn., . . \$	500.00	500.00	500.00
RAILROAD STOCKS.			
55 shares N. Y., N. H. & H., . . . \$	5,500.00	5,500.00	10,725.00
Subscription on \$2,100 warrants,	1,055.25	1,055.25	1,055.25
Totals, \$	6,555.25	6,555.25	11,780.25
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Col. Springs, Col., 4s, 1917, \$	10,000.00	10,000.00	10,300.00
" Denver, Col., 5s, 1919,	25,000.00	25,000.00	28,250.00
" Pueblo, Col., 4½s, 1906,	7,000.00	7,000.00	7,000.00
" Pueblo, Col., 4½s, 1914,	10,000.00	10,000.00	10,500.00
" Chicago, Ill., 4s, 1912,	3,000.00	3,000.00	3,090.00
" Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,450.00
" Council Bluffs, Ia., 4½s, 1919,	5,000.00	5,000.00	5,250.00
" Los Angeles, Cal., 4s, 1938,	10,000.00	10,000.00	10,500.00
" Louisville, Ky., 5s, 1911,	6,000.00	6,000.00	6,600.00
" Louisville, Ky., 4s, 1934,	1,000.00	1,000.00	1,050.00

DIME SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Lexington, Ky., 4½s, 1920, \$	10,000.00	10,000.00	11,100.00
" Minneapolis, Minn., 4½s, 1921,	5,000.00	5,000.00	5,600.00
" St. Paul, Minn., 5s, 1909,	5,000.00	5,000.00	5,200.00
" Omaha, Neb., 5s, 1912,	6,000.00	6,000.00	6,480.00
" Omaha, Neb., 4½s, 1910,	3,000.00	3,000.00	3,120.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,400.00
" Paterson, N. J., 4s, 1911,	5,000.00	5,000.00	5,200.00
" Toledo, O., 4½s, 1913,	20,000.00	20,000.00	21,600.00
" Cleveland, O., 4s, 1915,	10,000.00	10,000.00	10,400.00
" Seattle, Wash., 5s, 1910,	1,000.00	1,000.00	1,050.00
" Superior, Wis., 5s, 1912,	7,000.00	7,000.00	7,000.00
Town of W. Hartford, Ct., 4s, 1924,	20,000.00	20,000.00	20,800.00
Totals, \$	184,000.00	184,000.00	195,940.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,000.00	10,400.00
Bald Eagle Valley, 6s, 1910,	2,000.00	2,000.00	2,160.00
Beech Creek, 4s, 1936,	10,000.00	10,000.00	10,500.00
Buffalo, N. Y. & Erie, 7s, 1916,	5,000.00	5,000.00	6,100.00
Buffalo & Susquehanna, 5s, 1913,	13,500.00	13,500.00	14,175.00
Burl. C. R. & Northern, 5s, 1934,	50,000.00	50,000.00	59,500.00
Chicago & Alton, 3s, 1949,	25,000.00	22,500.00	20,000.00
Chicago, Burl. & Quincy:—			
Illinois Division, 4s, 1949,	25,000.00	25,000.00	25,750.00
Illinois Division, 3½s, 1949,	25,000.00	25,000.00	23,500.00
Iowa Division, 4s, 1919,	25,000.00	25,000.00	25,750.00
Nebraska Extension, 4s, 1927,	20,000.00	20,000.00	20,800.00
Chic. & Eastern Ill., 5s, 1937,	25,000.00	25,000.00	29,500.00
Chic., Mil. & St. Paul, 3½s, 1989,	10,000.00	10,000.00	9,500.00
Chic. & Pac. Div., 6s, 1910,	10,000.00	10,000.00	11,000.00
La Crosse & Dav. Div., 5s, 1919,	10,000.00	10,000.00	11,400.00
Chic. R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	51,000.00
Chic. & Western Ind., 6s, 1932,	10,000.00	10,000.00	11,500.00
Cleve. & Mahoning Val., 5s, 1938,	25,000.00	25,000.00	30,000.00
Cleveland & Pittsburg, 3½s, 1948,	15,000.00	15,000.00	15,000.00
Des Moines & Minneapolis, 7s, 1907,	1,000.00	1,000.00	1,020.00
Eastern Ry. of Minn., 5s, 1908,	20,000.00	20,000.00	20,600.00
Elgin, Joliet & Eastern, 5s, 1941,	20,000.00	20,000.00	23,400.00
Erie & Pittsburg, 3½s, 1940,	10,000.00	10,000.00	10,000.00
Hannibal & St. Joseph, 6s, 1911,	10,000.00	10,000.00	11,300.00
Iowa Falls & Sioux City, 7s, 1917,	19,000.00	19,000.00	24,130.00
Illinois Central:—			
Springfield Division, 3½s, 1951,	15,000.00	15,000.00	15,000.00
Chic., St. L. & N. O., 3½s, 1951,	10,000.00	10,000.00	9,300.00

DIME SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Kan. C., St. Jo., & C. B., 7s, 1907, \$	17,000.00	17,000.00	17,680.00
Louisville & Nash. Ufd., 4s, 1940,	20,000.00	20,000.00	20,200.00
McKeesp't & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	6,000.00
Mil., L. S. & Western, 6s, 1925,	5,000.00	5,000.00	6,650.00
Minneapolis & St. Louis, 5s, 1934,	10,000.00	10,000.00	11,500.00
Minneapolis & St. Louis, 4s, 1949,	30,000.00	30,000.00	29,400.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	12,000.00
New York & Long Branch, 4s, 1941,	10,000.00	10,000.00	10,800.00
N. Y., N. H. & Hartford:—			
H. R. & Portchester, 4s, 1954,	15,000.00	15,000.00	15,750.00
Norwood & Montreal, 5s, 1916,	5,000.00	5,000.00	5,600.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,500.00
Petersb'g R. R., Ser. "A," 5s, 1926,	2,000.00	2,000.00	2,300.00
Pitts., McK. & Yough., 6s, 1932,	5,000.00	5,000.00	5,700.00
Skaneateles, 5s, 1918,	5,000.00	5,000.00	5,600.00
St. L., Iron Mt. & South., 5s, 1931,	20,000.00	20,000.00	23,000.00
St. Paul & Sioux City, 6s, 1919,	10,000.00	10,000.00	12,400.00
St. Paul, Minn. & Man., 6s, 1909,	5,000.00	5,000.00	5,600.00
Dakota Extension, 6s, 1910,	10,000.00	10,000.00	11,000.00
Montana Extension, 4s, 1937,	40,000.00	40,000.00	41,600.00
Terminal Ry. of St. Louis, 4½s, 1939,	10,000.00	10,000.00	11,400.00
Terminal Ry. of St. Louis, 5s, 1944,	10,000.00	10,000.00	12,200.00
Terre Haute & Ind., 5s, 1925,	30,000.00	30,000.00	35,400.00
United N. J. R. R. & C. Co., 4s, 1944,	5,000.00	5,000.00	5,750.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	30,750.00
St. Paul, Minn. & Man., 4½s, 1933,	35,000.00	35,000.00	39,900.00
Totals, \$	819,500.00	817,000.00	892,965.00
BANK STOCKS.			
125 shares National Exchg., Hartford, \$	6,250.00	6,250.00	9,375.00
102 " American National, "	5,100.00	5,100.00	7,650.00
95 " Phoenix " "	9,500.00	9,500.00	12,350.00
40 " Mercantile " "	320.00	320.00	320.00
36 " Far. & Mech. " "	3,600.00	3,600.00	4,320.00
33 " Charter Oak " "	3,300.00	3,300.00	4,620.00
21 " Aetna " "	2,100.00	2,100.00	4,725.00
9 " Conn. T. & S. D. Co., "	900.00	900.00	2,340.00
3 " First National, "	300.00	300.00	480.00
9 " State Bank, "	900.00	900.00	1,440.00
17 " Middlesex Co. Nat., Middletown	1,700.00	1,700.00	1,700.00
38 " Middletown " "	2,850.00	2,850.00	3,990.00
Totals, \$	36,820.00	36,820.00	53,310.00

DIME SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,710; total amount, \$1,335,756.15	
2	Number of depositors having \$1,000 and not over \$2,000,	569; total amount, 735,951.28	
3	Number of depositors having over \$2,000 and not over \$10,000,	171; total amount, 522,413.65	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	11,450; total deposits, \$2,594,121.08	
6	Largest amount due a single depositor,	9,966.28	
7	Number of accounts opened during the past year, 2,069; number closed, 1,129; increase, 940.		
8	Amount deposited, including interest credited, during the past year,	897,397.59	
9	Amount withdrawn during the past year,	638,948.88	
10	Amount of increase,	258,448.71	
11	Total of interest and profit and loss, and rent accounts per last report,	\$46,677.59	
12	Amount of income received during the year,	119,935.75—	165,613.34
13	Total expenses including salaries during the year,	8,243.70	
14	State tax during the year,	5,654.99	
15	Town and City taxes and assessments paid,	14.68	
16	Net amount of premiums charged off,	4,870.80	
17	All other amounts charged off,	1,395.34	
18	Dividends, 2 per cent. paid Oct. 1, 1905; amount,	42,827.57	
	2 per cent. paid Apr. 1, 1906; amount,	44,944.36	
19	Net amount carried to surplus,	7,500.00	
20	Total of interest and profit and loss and rent accounts per this report,	50,161.90—	165,613.34
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	7,320.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	35,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	29,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%	
28	Net income from foreclosed real estate during the past year,	145.00	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS. — President, P. Henry Woodward; Treasurer, Robert W. Dwyer; Directors or Trustees, John R. Redfield, Thomas Sisson, D. A. Rood, G. H. Day, J. O. Enders, N. W. Hayden, P. H. Woodward, Samuel G. Dunham, W. O. Burr, Silas Goodell, R. W. Huntington, Jr., Thomas M. Smith, C. C. Kimball, Wm. Waldo Hyde, R. P. Chapman, E. B. Hatch, R. H. Ensign, R. W. Dwyer, Chas. B. Whiting, C. S. Davidson, H. L. Bunce, E. C. Hilliard, E. O. Goodwin.

THE DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$726,303.73	Whole amount of deposits, . . .	\$2,609,795.06
Loans on collateral security, . . .	244,220.15	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	19,300.00	Interest account, less current expenses and taxes paid, . . .	44,212.77
Town, city, and borough notes and orders, . . .	25,000.00	Profit and loss account, . . .	5,199.44
School district notes and orders, . . .	46,000.00	Rent account, . . .	710.79
Town, city, school district, and corporation bonds, . . .	525,542.53		
Railroad bonds, . . .	948,125.00		
Corporation stocks, . . .	3,500.00		
Bank stocks in Connecticut, . . .	55,420.00		
Real estate by foreclosure, . . .	17,184.11		
Banking house, . . .	14,000.00		
Premium account, . . .	44,000.00		
Cash in banks, . . .	87,025.28		
Cash in vault, . . .	4,297.26		
Total assets, . . .	\$2,759,918.06	Total liabilities, . . .	\$2,759,918.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Norwich, Conn., \$	20,000.00	20,000.00	20,000.00
" " "	5,000.00	5,000.00	5,000.00
Totals, \$	25,000.00	25,000.00	25,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District of Norwich, . . \$	40,000.00	40,000.00	40,000.00
Falls School District of Norwich, . . .	2,500.00	2,500.00	2,500.00
Fifth School District of Sterling, . . .	3,500.00	3,500.00	3,500.00
Totals, \$	46,000.00	46,000.00	46,000.00

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CORPORATION STOCKS.			
50 shares Attawaugan Co., . . . \$	5,000.00	3,500.00	3,500.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City Los Angeles, Cal., 4½s, 1934-35, \$	15,300.00	15,300.00	16,569.13
Town Huntington, Ct., 4s, 1917,	20,000.00	20,000.00	20,000.00
" New Canaan, Ct., 3½s, 1929,	25,000.00	25,000.00	23,125.00
City Norwich, Ct., skg. fd., 5s, 1908,	1,000.00	1,000.00	1,017.50
" Norwich, Ct., 3½s, 1925,	26,000.00	26,000.00	25,480.00
" Sioux City, Ia., 4½s, 1920,	25,000.00	25,000.00	26,312.50
" Duluth, Minn., gen. fd., 5s, 1918,	6,000.00	6,000.00	6,570.00
" Duluth, Minn., gen. fd., 5s, 1923,	6,000.00	6,000.00	6,720.00
" Duluth, Minn., park, 4s, 1921,	11,000.00	11,000.00	11,000.00
" Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	20,000.00
" Omaha, Neb., library, 5s, 1912,	10,000.00	10,000.00	10,450.00
" Omaha, Neb., park, 5s, 1912,	25,000.00	25,000.00	26,125.00
" Camden, N. J., 4s, 1926,	10,000.00	10,000.00	10,550.00
" Hoboken, N. J., 4½s, 1912,	10,000.00	10,000.00	10,375.00
" Paterson, N. J., 4s, 1910,	25,000.00	25,000.00	25,092.50
" Paterson, N. J., school, 4s, 1929,	25,000.00	25,000.00	25,375.00
" New York, N. Y., 4s, 1936,	25,000.00	25,000.00	25,625.00
" New York, N. Y., 4s, 1955,	25,000.00	25,000.00	25,687.50
" N. Y., Gravesend, N. Y., 5s, 1934,	11,000.00	11,000.00	13,255.00
" New York, revenue, 4½s, 1906,	15,000.00	15,242.53	15,242.53
" Canton, O., refunding, 4s, 1930,	15,000.00	15,000.00	15,468.75
" Cincinnati, O., 6s, 1909,	22,000.00	22,000.00	23,320.00
" Cleveland, O., grade c., 4s, 1923,	25,000.00	25,000.00	25,625.00
" Columbus, O., 5s, 1910,	25,000.00	25,000.00	26,031.25
" Toledo, O., gen. fd. rfd., 4½s, 1914,	25,000.00	25,000.00	26,000.00
" Portland, Ore., 5s, 1922,	35,000.00	35,000.00	39,987.50
" Pawtucket, R. I., 4s, 1937,	22,000.00	22,000.00	22,880.00
" " 4s, 1910,	6,000.00	6,000.00	6,000.00
" " gen. & h'way, 4s, 1923,	4,000.00	4,000.00	4,040.00
" Woonsocket, R. I., 4s, 1921,	10,000.00	10,000.00	10,100.00
Totals, \$	525,300.00	525,542.53	544,024.16
RAILROAD BONDS.			
Atlantic Coast Line:—			
First cons. mortgage, 4s, 1952, \$	35,000.00	35,000.00	34,475.00
Beech Creek, 4s, 1936,	25,000.00	25,000.00	25,812.50
Brunswick & Western, 4s, 1938,	25,000.00	25,000.00	24,375.00
Burlington, C. R. & No., 5s, 1934,	100,000.00	100,000.00	117,875.00
C., B. & Q., Illinois Div., 3½s, 1949,	80,000.00	80,000.00	73,200.00
Chic. & Eastern Illinois, 5s, 1937,	100,000.00	100,000.00	118,500.00

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Chic. & Pacific Western, 5s, 1921, \$	40,000.00	40,000.00	45,600.00
La Crosse & Dav., 5s, 1919,	30,000.00	30,000.00	33,450.00
Chic. & N. W., Boyer Val., 3½s, 1923,	50,000.00	50,000.00	47,750.00
Chicago & Northwestern:—			
Minn. & Iowa, 3½s, 1924,	50,000.00	50,000.00	47,750.00
Chic. R. I. & Pacific, 4s, 1988,	75,000.00	75,000.00	75,562.50
Ill. Cent., Louisville Div., 3½s, 1953,	50,000.00	48,125.00	45,750.00
N. Y. Cent. & Hud. Riv., 3½s, 1997,	25,000.00	25,000.00	23,062.50
Pitts., McK'p't & Yough., 6s, 1932,	15,000.00	15,000.00	20,100.00
St. L. Merch. Bridge Ter., 5s, 1930,	15,000.00	15,000.00	17,100.00
St. Paul, Minn. & Manitoba:—			
Consol. Mortgage, 4½s, 1933,	60,000.00	60,000.00	65,700.00
Dakota Extension, 6s, 1910,	30,000.00	30,000.00	32,437.50
East. R. R. of Minn., 5s, 1908,	10,000.00	10,000.00	10,162.50
Montana Extension, 4s, 1937,	100,000.00	100,000.00	103,000.00
Sunbury & Lewiston, 4s, 1936,	25,000.00	25,000.00	25,000.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,000.00
Totals, \$	950,000.00	948,125.00	996,662.50
BANK STOCKS.			
311 shares Thames Nat., Norwich, . \$	31,100.00	42,320.00	52,870.00
131 " Merchants Nat., Norwich, .	13,100.00	13,100.00	15,065.00
Totals, \$	44,200.00	55,420.00	67,935.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,287; total amount,	\$960,183.37
2	Number of depositors having \$1,000 and not over \$2,000,	490; total amount,	655,947.08
3	Number of depositors having over \$2,000 and not over \$10,000,	246; total amount,	878,519.10
4	Number of depositors having over \$10,000,	7; total amount,	115,145.51
5	Total number of depositors,	7,030; total deposits,	\$2,609,795.06
6	Largest amount due a single depositor,		27,420.55
7	Number of accounts opened during the past year, 989; number closed, 791; increase, 198.		
8	Amount deposited, including interest credited, during the past year,		550,334.97

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$441,110.51	
10	Amount of increase,	109,224.46	
11	Total of interest and profit and loss, and rent accounts per last report,	\$44,879.69	
12	Amount of income received during the year,	122,626.42—	167,506.11
13	Total expenses, including salaries during the year,	8,242.26	
14	State tax during the year,	5,244.13	
15	Town and City taxes and assessments paid,	266.27	
16	Net amount of premiums charged off,	3,442.88	
17	All other amounts charged off,	1,746.56	
18	Dividends, 2 per cent. paid Nov. 1, 1905; amount,	48,734.44	
	2 per cent. paid May 1, 1906; amount,	49,706.57	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	50,123.00—	167,506.11
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4.01%	
28	Net income from foreclosed real estate during the past year,	699.93	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in May.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in May.		

OFFICERS.— President, J. Hunt Smith; Treasurer, Frank L. Woodard; Vice-Presidents, Francis J. Leavens, William C. Osgood, Waterman R. Burnham; Directors, Gardiner Greene, Nicholas Tarrant, Frank L. Woodard, Reuben S. Bartlett, Vine S. Stetson, George A. Davis, N. Douglas Sevin, William B. Young, Charles N. Kinney.

THE DIME SAVINGS BANK OF WALLINGFORD.

ROBERT H. COWLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$540,675.00	Whole amount of deposits, . . .	\$938,696.13
Loans on personal security only, . . .	37,350.00	Surplus account, . . .	32,000.00
Town, city, and borough notes and orders, . . .	15,000.00	Interest account, less current expenses and taxes paid, . . .	9,355.21
Town, city, school district, and corporation bonds, . . .	30,000.00	Profit and loss, . . .	5,732.70
Railroad bonds, . . .	270,000.00		
Bank stocks in Connecticut, . . .	19,900.00		
Real estate by foreclosure, . . .	31,867.75		
Banking property (lot), . . .	5,581.20		
Premium account, . . .	13,506.37		
Cash in banks, . . .	20,257.95		
Cash in vault, . . .	1,645.77		
Total assets, . . .	\$985,784.04	Total liabilities, . . .	\$985,784.04

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Wallingford, . . . \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Col. Sp'gs, Col., 4s, 1926, \$	10,000.00	10,000.00	10,125.00
New York City revenue, 5s, 1906,	20,000.00	20,000.00	20,000.00
Totals, \$	30,000.00	30,000.00	30,125.00
RAILROAD BONDS.			
Chicago, R. I. & Pacific, 4s, 1988, \$	20,000.00	20,000.00	20,600.00
Burl. Ced. Rap. & No., 5s, 1934,	35,000.00	35,000.00	41,650.00
Chicago & Eastern Ill., 5s, 1937,	40,000.00	40,000.00	47,200.00
Chic. St. P., Minn. & O., 6s, 1930,	20,000.00	20,000.00	26,600.00
Consolidated Ry. Co., 4s, 1955,	10,000.00	10,000.00	9,850.00
Conn. Ry. & Lighting Co., 4½s, 1951,	15,000.00	15,000.00	15,225.00
Morris & Essex, 7s, 1915,	5,000.00	5,000.00	6,250.00
New York, Lack. & West., 6s, 1921,	10,000.00	10,000.00	12,400.00

THE DIME SAVINGS BANK OF WALLINGFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Elgin, Joliet & Eastern, 5s, 1941, \$	20,000.00	20,000.00	23,600.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,500.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,850.00
St. Paul, Minn. & Man., 6s, 1933,	15,000.00	15,000.00	20,250.00
St. Paul, Minn. & Man., 4½s, 1933,	15,000.00	15,000.00	16,800.00
Willmar & Sioux Falls, 5s, 1938,	20,000.00	20,000.00	23,500.00
Chic., St. L. & New Or., 5s, 1951,	10,000.00	10,000.00	12,200.00
Beech Creek, 4s, 1936,	10,000.00	10,000.00	10,400.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,000.00
Totals, \$	270,000.00	270,000.00	317,875.00
BANK STOCKS.			
172 shares First National, Wallingford, \$	17,200.00	17,200.00	20,640.00
11 " First " Meriden, .	1,100.00	1,100.00	2,200.00
16 " Home " " .	1,600.00	1,600.00	1,920.00
Totals, \$	19,900.00	19,900.00	24,760.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,219; total amount,	\$542,024.58
2	Number of depositors having \$1,000 and not over \$2,000,	200; total amount,	269,276.53
3	Number of depositors having over \$2,000 and not over \$10,000,	48; total amount,	127,395.02
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,467; total deposits,	\$938,696.13
6	Largest amount due a single depositor,		5,991.64
7	Number of accounts opened during the past year, 691; number closed, 453; increase, 238.		
8	Amount deposited, including interest credited, during the past year,		356,261.47
9	Amount withdrawn during the past year,		253,551.08
10	Amount of increase,		102,710.39
11	Total of interest and profit and loss, and rent accounts per last report,	\$7,935.27	
12	Amount of income received during the year,	46,350.60—	54,285.87
13	Total expenses, including salaries during the year,	4,339.40	
14	State tax during the year,	1,469.02	

THE DIME SAVINGS BANK OF WALLINGFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Town and City taxes and assessments paid,	\$524.39	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	15,740.11	
	2 per cent. paid July 1, 1906; amount,	17,125.04	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	15,087.91	\$54,285.87
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	10,300.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	31,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	20,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS. — President, Leverett M. Hubbard; Treasurer, Robert H. Cowles; Directors or Trustees, Leverett M. Hubbard, Charles M. Jones, George D. Munson, Albert D. Judd, Charles B. Yale, Charles D. Morris, Marcus E. Cooke, James Gaffney, George T. Jones.

* 3 per cent. per annum on amounts in excess of \$2,000.

DIME SAVINGS BANK OF WATERBURY.

OTIS S. NORTHROP, Treasurer.

INCORPORATED. 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,141,784.00	Whole amount of deposits,	\$4,900,487.14
Loans on collateral security,	536,710.00	Surplus account,	75,000.00
Loans on personal security only,	302,750.00	Interest account, less current expenses and taxes paid,	127,202.19
Town, city, and borough notes and orders,	29,500.00	Profit and loss account,	12,420.29
School district notes and orders,	88,400.00	Due borrowers,	10,393.25
Town, city, school district, and corporation bonds,	255,000.00		
Railroad bonds,	1,527,750.00		
Bank stocks in Connecticut,	37,000.00		
Banking house,	34,000.00		
Cash in banks,	129,508.72		
Cash in vault,	43,607.15		
Total assets,	\$5,126,007.87	Total liabilities,	\$5,126,007.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Middlebury, Conn.,	\$ 13,500.00	13,500.00	13,500.00
" Watertown, "	16,000.00	16,000.00	16,000.00
Totals,	\$ 29,500.00	29,500.00	29,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Watertown, Conn.,	\$ 10,200.00	10,200.00	10,200.00
Waterville, Waterbury,	9,350.00	9,350.00	9,350.00
Park Road, "	7,700.00	7,700.00	7,700.00
Saw Mill Plain, "	18,500.00	18,500.00	18,500.00
Bunker Hill, "	34,500.00	34,500.00	34,500.00
Hopeville, "	7,700.00	7,700.00	7,700.00
Oronoke, "	450.00	450.00	450.00
Totals,	\$ 88,400.00	88,400.00	88,400.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Waterbury, Ct., 3½s, 1908, \$	5,000.00	5,000.00	4,950.00
" " " 3½s, 1909,	5,000.00	5,000.00	4,950.00
" " " 3½s, 1913,	5,000.00	5,000.00	4,850.00
" " " 3½s, 1914,	15,000.00	15,000.00	14,550.00
" " " 3½s, 1915,	10,000.00	10,000.00	9,600.00
" " " 3½s, 1916,	10,000.00	10,000.00	9,600.00
" " " 3½s, 1917,	5,000.00	5,000.00	4,850.00
" " " 3½s, 1926,	5,000.00	5,000.00	4,650.00
" " " 3½s, 1927,	10,000.00	10,000.00	9,300.00
" " " 3½s, 1928,	10,000.00	10,000.00	9,300.00
" " " 4s, 1910,	1,000.00	1,000.00	1,000.00
" Kansas City, Kan., 6s, 1907,	5,000.00	5,000.00	5,000.00
" " " " 6s, 1908,	5,000.00	5,000.00	5,000.00
" Paterson, N. J., 4½s, 1907,	10,000.00	10,000.00	10,000.00
" " " 4½s, 1933,	10,000.00	10,000.00	10,800.00
" New York, N. Y., 3½s, 1953,	50,000.00	50,000.00	47,500.00
" Columbus, Ohio, 4½s, 1921,	10,000.00	10,000.00	10,500.00
" " " 4s, 1920,	25,000.00	25,000.00	25,000.00
" Toledo, " 4s, 1925,	20,000.00	20,000.00	20,000.00
" " " 3½s, 1930,	30,000.00	30,000.00	27,600.00
" Racine, Wis., 3½s, 1919,	9,000.00	9,000.00	8,550.00
Totals, \$	255,000.00	255,000.00	247,550.00
RAILROAD BONDS.			
Burl., Ced. Rap. & No., 5s, 1934, \$	50,000.00	50,000.00	58,500.00
Chic., Burl. & Quincy, 3½s, 1949,	125,000.00	118,750.00	112,500.00
Clearfield & Mahoning, 5s, 1943,	60,000.00	60,000.00	69,000.00
Chic., Mil. & St. Paul:—			
Chic. & Mo. Riv. Div., 5s, 1926,	30,000.00	30,000.00	34,500.00
Chic. & Lake Sup. Div., 5s, 1921,	20,000.00	20,000.00	22,000.00
Chic. & Pacific West. Div., 5s, 1921,	50,000.00	50,000.00	55,000.00
Central R. R. of N. J., 5s, 1987,	40,000.00	40,000.00	50,000.00
Chicago & Alton, 3s, 1949,	100,000.00	85,000.00	80,000.00
Chicago & Eastern Ill., 5s, 1937,	100,000.00	100,000.00	117,000.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	30,000.00	30,000.00	33,900.00
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	28,250.00
Mil., L. S. & Western, 6s, 1924,	15,000.00	15,000.00	18,750.00
Northern Illinois, 5s, 1911,	20,000.00	20,000.00	20,800.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	25,400.00
Ottumwa, C. F. & St. P., 5s, 1909,	20,000.00	20,000.00	20,000.00
Chicago, R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	100,000.00
Cleveland & Mahoning, 5s, 1938,	25,000.00	25,000.00	28,750.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Consolidated Ry., 3-3½-4s, 1930, \$	25,000.00	22,500.00	22,500.00
Det., Grand Rap. & West., 4s, 1946,	12,000.00	12,000.00	12,000.00
Erie:—			
Goshen & Deckertown, 6s, 1928,	25,000.00	25,000.00	31,500.00
Sharon, 4s, 1919,	20,000.00	20,000.00	20,000.00
Great Northern:—			
St. Paul, Minn. & Man., 6s, 1910,	40,000.00	40,000.00	42,000.00
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	53,500.00
Montana Extension, 4s, 1937,	25,000.00	25,000.00	25,000.00
Montana Central, 5s, 1937,	25,000.00	25,000.00	28,750.00
Montana Central, 6s, 1937,	50,000.00	50,000.00	66,000.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	50,000.00	50,000.00	45,000.00
Springfield Division, 3½s, 1951,	50,000.00	50,000.00	45,000.00
Minn. & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,000.00
Minn. & St. Louis, 5s, 1934,	50,000.00	50,000.00	56,000.00
Meriden Horse R. R., 5s, 1924,	32,000.00	32,000.00	35,840.00
N. Y. Cent. & Hud. River:—			
Beech Creek, 4s, 1936,	30,000.00	30,000.00	30,600.00
Joliet & No. Indiana, 7s, 1907,	25,000.00	25,000.00	25,000.00
Michigan Central, 5s, 1931,	20,000.00	20,000.00	23,600.00
McK'sport & Belle Ver., 6s, 1918,	30,000.00	30,000.00	33,000.00
Pitts., McK. & Yough., 6s, 1932,	10,000.00	10,000.00	12,700.00
Rome, Watertown & O., 6s, 1910,	10,000.00	10,000.00	10,500.00
N. Y., N. H. & Hartford, 4s, 1914,	50,000.00	50,000.00	50,000.00
N. Y., N. H. & Hartford, 3½s, 1954,	50,000.00	47,500.00	45,000.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	27,750.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,800.00
Totals, \$	1,554,000.00	1,527,750.00	1,635,390.00
BANK STOCKS.			
500 shares Waterbury Nat., Waterbury, \$	25,000.00	25,000.00	37,500.00
50 " Citizens " "	5,000.00	5,000.00	6,500.00
60 " Manufacturers Nat., "	6,000.00	6,000.00	7,200.00
10 " Birmingham Nat., Derby,	1,000.00	1,000.00	1,600.00
Totals, \$	37,000.00	37,000.00	52,800.00

DIME SAVINGS BANK OF WATERBURY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	14,496; total amount, \$2,354,044.25	
2	Number of depositors having \$1,000 and not over \$2,000,	958; total amount, 1,247,815.81	
3	Number of depositors having over \$2,000 and not over \$10,000,	396; total amount, 1,222,178.88	
4	Number of depositors having over \$10,000,	5; total amount, 76,448.20	
5	Total number of depositors,	15,855; total deposits, \$4,900,487.14	
6	Largest amount due a single depositor,	20,569.65	
7	Number of accounts opened during the past year, 2,590; number closed, 1,489; increase, 1,101.		
8	Amount deposited, including interest credited, during the past year,		1,590,383.53
9	Amount withdrawn during the past year,		1,319,054.34
10	Amount of increase,		271,329.19
11	Total of interest and profit and loss, and rent accounts per last report,	\$106,584.50	
12	Amount of income received during the year,	229,794.90—	336,379.40
13	Total expenses, including salaries during the year,	10,596.86	
14	State tax during the year,	10,839.96	
15	Town and City taxes and assessments paid,	611.69	
16	Net amount of premiums charged off,	2,744.28	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Oct. 1, 1905; amount, 2 per cent. paid Apr. 1, 1906; amount,	84,246.55 87,717.58	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	139,622.48—	336,379.40
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		200,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		100,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in January.		

OFFICERS. — President, Henry H. Peck; Treasurer, Otis S. Northrop; Directors or Trustees, H. H. Peck, E. T. Root, B. Hemminway, E. Leavenworth, E. L. Frisbie, M. L. Sperry, G. C. Hill, W. E. Fulton, J. P. Elton, A. O. Shepardson, J. H. Bronson, F. B. Buck, O. S. Northrop.

ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$165,293.00	Whole amount of deposits, .	\$807,698.00
Loans on collateral security, .	9,500.00	Surplus account, .	25,000.00
Loans on personal security only,	10,410.72	Interest account, less current expenses and taxes paid,	6,270.09
Town, city, school district, and corporation bonds, .	149,000.00	Rent account,	46.56
Railroad bonds,	364,500.00		
Railroad stocks,	9,074.38		
Bank stocks in Connecticut, .	62,894.50		
Bank stocks in other states, .	35,485.28		
Real estate by foreclosure, .	22,770.08		
Banking house,	2,500.00		
Premium account,	68.75		
Cash in banks,	5,999.83		
Cash in vault,	1,518.11		
Total assets,	\$839,014.65	Total liabilities,	\$839,014.65

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
39 shares Atchison, Topeka & Santa Fe, \$	3,900.00	3,500.00	3,900.00
40 " Del. & Hudson Canal Co., .	4,000.00	4,074.38	9,000.00
30 " Pere Marquette,	3,000.00	1,500.00	1,500.00
Totals, \$	10,900.00	9,074.38	14,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1930, \$	10,000.00	10,000.00	10,200.00
City of Columbus, Ohio, 4s, 1933, .	10,000.00	10,000.00	10,533.00
Bay City, Mich., 4s, 1931, .	10,000.00	10,000.00	10,233.00
City of Colo. Spgs., Colo., 4s, 1926, .	10,000.00	10,000.00	10,475.00
" E. Htfd., Conn., 4s, 1933, .	10,000.00	10,000.00	10,383.00
" New Haven, Ct., 3½s, 1939, .	1,000.00	1,000.00	1,100.00
" Omaha, Neb., 4s, 1918, .	30,000.00	30,000.00	30,500.00
" S. Omaha, Neb., 5s, 1924, .	10,000.00	10,000.00	10,850.00
" Pueblo, Col., 5s, 1912, .	2,000.00	2,000.00	2,075.00
" Sioux City, Ia., 4½s, 1916, .	8,000.00	8,000.00	8,200.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Tacoma, Wash., 5s, 1913, \$	5,000.00	5,000.00	5,375.00
" Toledo, Ohio, 3½s, 1930,	25,000.00	25,000.00	24,500.00
" Wichita, Kan., 6s, 1921,	7,000.00	7,000.00	8,330.00
" Canton, Ohio, 4s, 1930,	7,000.00	7,000.00	7,250.00
Town of East Lyme, Ct., 4s, 1925,	4,000.00	4,000.00	4,200.00
Totals, \$	149,000.00	149,000.00	154,304.00
RAILROAD BONDS.			
Atchison, Topeka & S. Fe., 4s, 1905, \$	7,000.00	7,000.00	7,052.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,200.00
Baltimore & Harrisburg, 5s, 1936,	15,000.00	15,000.00	17,288.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	9,800.00
Burlington & Mo. River, 6s, 1918,	8,000.00	8,000.00	9,840.00
Burl., Cedar Rap. & No., 5s, 1934,	15,000.00	15,000.00	17,550.00
Chic., Bur. & Q., Ill. Div., 4s, 1949,	5,000.00	5,000.00	5,138.00
Chicago & Indiana Coal, 5s, 1930,	10,000.00	10,000.00	11,825.00
Chicago & Eastern Ill., 5s, 1937,	25,000.00	25,000.00	29,610.00
Chic., Mil. & St. Paul:—			
M. Pt. Division, 5s, 1910,	21,000.00	21,000.00	21,683.00
S. W. Division, 6s, 1909,	14,000.00	14,000.00	14,630.00
Dubuque Division, 6s, 1920,	8,000.00	8,000.00	9,240.00
La Crosse & Dav. Div., 5s, 1919,	5,000.00	5,000.00	5,513.00
Chic. & Northwestern, 6s, 1929,	4,000.00	4,000.00	4,400.00
Chic., R. I., & Pacific, 4s, 1988,	15,000.00	15,000.00	15,188.00
Clearfield & Mahoning, 5s, 1943,	2,000.00	2,000.00	2,355.00
Det., Grand Rap. & West., 4s, 1946,	3,500.00	3,500.00	3,400.00
Evansville & Terre Haute, 6s, 1923,	5,000.00	5,000.00	5,900.00
Goshen & Deckertown, 6s, 1928,	7,500.00	7,500.00	9,638.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	15,000.00	17,550.00
Joliet & Northern Ind., 7s, 1907,	10,000.00	10,000.00	10,475.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	22,900.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	14,150.00
Mil., Lake Shore & West., 6s, 1924,	5,000.00	5,000.00	6,325.00
Northern Illinois, 5s, 1910,	5,000.00	5,000.00	5,175.00
Peoria & Pekin Union, 6s, 1921,	5,000.00	5,000.00	5,900.00
Pitts., McK. & Yough., 6s, 1932,	10,000.00	10,000.00	13,450.00
Sioux City & Pacific, 3½s, 1936,	10,000.00	10,000.00	9,500.00
St. Paul, Minn. & Man., 6s, 1919,	6,000.00	6,000.00	6,690.00
St. Paul, Minn. & Man., 4s, 1937,	10,000.00	10,000.00	10,250.00
St. Paul, Minn. & Man., 6s, 1933,	4,000.00	4,000.00	5,400.00
Staten Island, 4½s, 1943,	10,000.00	10,000.00	10,225.00
Sunbury, Haz. & Wilkes., 5s, 1928,	9,500.00	9,500.00	9,900.00
St. Louis, Iron Mt. & So., 4s, 1933,	10,000.00	10,000.00	9,500.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Southern Indiana,	4s,	1951,	\$	10,000.00	10,000.00	9,600.00
Tuscarora Valley,	5s,	1917,		20,000.00	20,000.00	21,250.00
Totals,			\$	364,500.00	364,500.00	398,290.00
BANK STOCKS.						
63 shares Saybrook,	Essex,		\$	3,150.00	1,889.50	2,835.00
38 " City National,	Danbury,			3,800.00	3,800.00	3,800.00
37 " First "	Norwich,			3,700.00	3,280.00	2,960.00
7 " Merchants National,	"			700.00	700.00	735.00
10 " Uncas "	"			1,000.00	1,000.00	1,000.00
20 " Meriden "	Meriden,			2,000.00	2,000.00	2,100.00
7 " Home "	"			700.00	700.00	840.00
30 " First "	"			3,000.00	3,000.00	5,700.00
2 " First "	Portland,			200.00	200.00	200.00
36 " First "	Stonington,			3,600.00	3,600.00	4,140.00
40 " Mystic River "	Mystic,			2,000.00	2,000.00	2,600.00
31 " Deep River "	Deep River,			3,100.00	3,100.00	3,410.00
40 " Central "	Middletown,			3,000.00	3,000.00	3,080.00
38 " First "	"			3,800.00	3,800.00	3,800.00
20 " Middlesex Co. "	"			2,000.00	2,000.00	1,800.00
47 " Middletown "	"			3,525.00	3,525.00	4,935.00
25 " National Bank of Norwalk,				2,500.00	2,500.00	2,750.00
20 " Fairfield Co. Nat.,	"			2,000.00	2,000.00	1,900.00
10 " Second "	New Haven,			1,000.00	1,000.00	1,850.00
15 " Yale "	"			1,500.00	1,500.00	1,950.00
14 " Merchants "	"			700.00	700.00	910.00
7 " Conn. T. & S. D. Co.,	Hartford,			700.00	700.00	1,575.00
12 " City Bank,	"			1,200.00	1,200.00	960.00
20 " Hartford Trust Co.,	"			2,000.00	2,000.00	3,500.00
19 " Charter Oak Nat.,	"			1,900.00	1,900.00	2,185.00
20 " Hartford "	"			2,000.00	2,000.00	2,600.00
27 " Phoenix "	"			2,700.00	2,700.00	3,375.00
50 " National Exchange,	"			2,500.00	2,500.00	3,000.00
16 " Rockville Nat.,	Rockville,			1,600.00	1,600.00	1,680.00
5 " Clinton "	Clinton,			500.00	500.00	525.00
25 " Danbury "	Danbury,			2,500.00	2,500.00	2,500.00
30 " Am. Exch. Nat.,	New York,			3,000.00	5,500.00	7,590.00
5 " Bk. of America,	"			500.00	1,992.50	2,650.00
10 " Bk. of N. Y., N. B. A.,	"			1,000.00	2,500.00	3,100.00
35 " Nat. Bk. of Commerce,	"			3,500.00	7,200.00	6,580.00
30 " Chatham National,	"			750.00	1,475.00	2,325.00
30 " National Park,	"			3,000.00	7,000.00	14,100.00
25 " Fourth National,	"			2,500.00	4,386.78	5,450.00
80 " Oriental,	"			2,000.00	4,040.00	5,300.00
6 " Nat. North America,	"			600.00	1,391.00	1,620.00
Totals,			\$	81,425.00	98,379.78	123,910.00

ESSEX SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,884; total amount,	\$219,105.37
2	Number of depositors having \$1,000 and not over \$2,000,	149; total amount,	292,839.39
3	Number of depositors having over \$2,000 and not over \$10,000,	81; total amount,	284,307.89
4	Number of depositors having over \$10,000,	1; total amount,	11,445.35
5	Total number of depositors,	2,115; total deposits,	\$807,698.00
6	Largest amount due a single depositor,		11,445.35
7	Number of accounts opened during the past year, 206; number closed, 143; increase, 63.		
8	Amount deposited, including interest credited, during the past year,		129,982.19
9	Amount withdrawn during the past year,		114,665.00
10	Amount of increase,		15,317.19
11	Total of interest and profit and loss, and rent accounts per last report,	\$5,504.30	
12	Amount of income received during the year,	41,569.51—	47,073.81
13	Total expenses, including salaries during the year,	2,936.57	
14	State tax during the year,	1,474.33	
15	Town and City taxes and assessments paid,	279.06	
16	Net amount of premiums charged off,	1,959.18	
17	All other amounts charged off,	2,792.28	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	15,580.58	
	2 per cent. paid July, 1906; amount,	15,735.16	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	6,316.65—	47,073.81
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,600.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,700.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year.		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in July.		

OFFICERS. — President, N. H. Williams; Treasurer, L. L. Wooster; Directors or Trustees, N. H. Williams, H. K. Anderson, W. H. Parmelee, H. B. Sisson, J. M. Hayden, G. I. Stevens, Chas. H. Rose, Jas. L. Lord, E. E. Dickinson, G. L. Burrows, D. W. Pratt, G. W. Denison, C. E. Chapman, E. O. Reynolds, C. H. Mather, Wm. Marvin, L. L. Wooster.

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

SEYMOUR CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$397,174.02	Whole amount of deposits, \$1,395,356.94	
Loans on collateral security, . .	116,270.64	Surplus account,	38,500.00
Loans on personal security only, . .	19,700.00	Profit and loss account, . .	36,804.89
Town, city, and borough notes and orders, . .	45,000.00		
School district notes and orders, . .	11,400.00		
Town, city, school district, and corporation bonds, . .	169,507.20		
Railroad bonds,	556,138.49		
Bank stocks in Connecticut, . .	50,771.50		
Bank stocks in other states, . .	59,687.00		
Real estate by foreclosure, . .	7,000.00		
Furniture and fixtures, . .	1,200.00		
Suspense account,	845.82		
Cash in banks,	32,112.05		
Cash in vault,	3,855.11		
Total assets,	\$1,470,661.83	Total liabilities,	\$1,470,661.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk notes, \$	45,000.00	45,000.00	45,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Over River School District, Norwalk, . .	9,000.00	9,000.00	9,000.00
Center School District, Norwalk, . . .	2,400.00	2,400.00	2,400.00
Totals, \$	11,400.00	11,400.00	11,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Bethel, Conn., 6s, 1908, %	9,000.00	9,000.00	9,180.00
Los Angeles, Cal., 4s, 1908, .	1,000.00	1,000.00	1,000.00
Los Angeles, Cal., 4s, 1912, .	2,000.00	2,000.00	2,020.00
Norwalk, Conn., 4s, 1907, .	10,000.00	10,000.00	10,000.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Colorado Springs, Colo., 4s, 1924, \$	15,000.00	15,000.00	15,150.00
Colorado Springs, Colo., 4s, 1926,	20,000.00	20,250.00	20,200.00
Denver, Colo., 5s, 1919,	12,000.00	13,219.20	13,200.00
New Albany, Ind., 5s, 1915,	5,000.00	5,000.00	5,500.00
Kalamazoo, Mich., 4½s, 1908,	10,000.00	10,081.00	10,100.00
South Omaha, Neb., 5s, 1924,	5,000.00	5,121.00	5,200.00
South Omaha, Neb., 5s, 1924,	10,000.00	10,188.00	10,350.00
Toledo, Ohio, 4s, 1942,	500.00	500.00	525.00
Toledo, Ohio, 4s, 1917,	4,500.00	4,500.00	4,590.00
Cleveland, Ohio, 4s, 1906,	15,000.00	15,000.00	15,300.00
Columbus, Ohio, 4s, 1920,	10,000.00	10,000.00	10,050.00
Portland, Ore., 5s, 1923,	15,000.00	17,916.00	17,400.00
Portland, Ore. (Albina), 6s, 1910,	5,000.00	5,260.00	5,375.00
Omaha, Neb., 4s, 1918,	15,000.00	15,472.00	15,375.00
Totals, \$	164,000.00	169,507.20	170,515.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	25,000.00	24,568.75	23,750.00
Central R. R. of N. J., 5s, 1987,	25,000.00	31,927.75	31,531.25
Chicago, Mil. & St. Paul:—			
Chicago & Mo. Riv., 5s, 1926,	25,000.00	28,625.00	28,250.00
Chic. & Pacific West., 5s, 1921,	35,000.00	39,100.00	39,375.00
Dubuque Division, 6s, 1920,	5,000.00	6,075.00	6,150.00
La Crosse & Davenport, 5s, 1919,	25,000.00	27,700.00	27,500.00
Chic., St. P., Minn. & O., 6s, 1930,	20,000.00	25,749.00	26,400.00
St. Paul & Sioux City, 6s, 1919,	29,000.00	34,487.49	35,090.00
St. Paul, Minn. & Manitoba:—			
East. of Minn., No. Div., 4s, 1948,	20,000.00	20,870.00	20,800.00
Montana Central, 5s, 1937,	5,000.00	5,827.00	5,800.00
Montana Central, 6s, 1937,	10,000.00	13,472.00	13,150.00
Pacific Extension, 4s, 1940,	87,272.73	90,536.00	89,890.71
Louisville & Nash., Ufd, 4s, 1940,	10,000.00	10,000.00	10,100.00
St. Louis Division, 6s, 1921,	10,000.00	12,020.00	11,750.00
Chicago, R. I. & Pacific, 6s, 1917,	10,000.00	11,200.00	11,750.00
Chicago, R. I. & Pacific, 4s, 1988,	35,000.00	36,575.00	35,262.50
Burl. Cel. Rap. & No., 5s, 1934,	25,000.00	29,805.00	29,750.00
Minneapolis & St. Louis, 5s, 1934,	5,000.00	5,698.00	5,700.00
Chicago & Eastern Ill., 5s, 1937,	30,000.00	35,647.00	35,250.00
Southern Indiana, 4s, 1951,	10,000.00	9,525.00	9,500.00
St. Louis, Iron Mt. & So., 5s, 1931,	15,000.00	17,443.00	17,118.75
River & Gulf Division, 4s, 1933,	25,000.00	24,287.50	23,281.25
Term'l Ry. Assn. of St. L., 4s, 1953,	15,000.00	15,000.00	14,250.00
Totals, \$	501,272.73	556,138.49	551,399.46

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
29 shares Central Nat., Norwalk, Ct., \$	2,900.00	2,928.00	3,045.00
110 " Fairfield Co. Nat., Norwalk,	11,000.00	10,900.00	11,550.00
150 " National Bk. of Norwalk,	15,000.00	15,081.00	17,250.00
85 " City National, South Norwalk,	8,500.00	8,500.00	17,000.00
10 " Conn. " Bridgeport,	1,000.00	1,400.00	1,650.00
15 " First " New Canaan,	1,500.00	1,275.00	2,180.00
6 " First " Norwich,	600.00	600.00	450.00
50 " Thames " Norwich,	5,000.00	7,000.00	8,250.00
22 " Stamford " Stamford,	2,200.00	3,087.50	3,300.00
150 " Am. Exch. Nat., N. Y. City,	15,000.00	25,500.00	38,250.00
50 " Citizens Central Nat., "	5,000.00	7,500.00	7,250.00
50 " Fourth " "	5,000.00	5,000.00	10,700.00
25 " First " "	2,500.00	5,000.00	17,250.00
30 " Mercantile " "	3,000.00	3,000.00	7,350.00
100 " Merchants " "	5,000.00	8,250.00	8,000.00
100 " Merchants Exch. " "	5,000.00	5,250.00	8,750.00
187 " Tradesmen's Nat., N. Y., in l.	5,884.00	187.00	187.00
Totals, \$	94,084.00	110,458.50	162,412.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,982; total amount,	\$449,795.13
2	Number of depositors having \$1,000 and not over \$2,000,	384; total amount,	485,544.45
3	Number of depositors having over \$2,000 and not over \$10,000,	141; total amount,	460,017.36
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,507; total deposits,	\$1,395,356.94
6	Largest amount due a single depositor,		9,517.26
7	Number of accounts opened during the past year, 528; number closed, 299; increase, 229.		
8	Amount deposited, including interest credited, during the past year,		486,469.75
9	Amount withdrawn during the past year,		304,724.24
10	Amount of increase,		181,745.51
11	Total of interest and profit and loss, and rent accounts per last report,	\$33,934.34	
12	Amount of income received during the year,	64,253.91—	98,188.25
13	Total expenses, including salaries during the year,	4,801.66	

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	State tax during the year,	\$2,634.21	
15	Town and City taxes and assessments paid,	128.43	
16	Net amount of premiums charged off,	2,505.98	
17	All other amounts charged off,	2,977.81	
18	Dividends, 2 per cent. paid Oct. 10, 1905; amount,	22,593.54	
	2 per cent. paid Apr. 10, 1906; amount,	24,241.73	
19	Net amount carried to surplus,	1,500.00	
20	Total of interest and profit and loss and rent accounts per this report,	36,804.89—	\$98,188.25
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,687.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		27,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 2%
28	Net income from foreclosed real estate during the past year,		129.88
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in January.		

OFFICERS. — President, Asa B. Woodward; Treasurer, Seymour Curtis; Directors or Trustees, Asa B. Woodward, James G. Gregory, J. Thornton Prowitt, Joseph C. Randle, Arthur C. Wheeler, Josiah Kellogg, Henry W. Gregory, John P. Treadwell, Seymour Curtis.

FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$112,669.91	Whole amount of deposits, . .	\$645,937.25
Loans on collateral security, . .	46,775.00	Surplus account, . .	30,000.00
Loans on personal security only, . .	20,740.00	Interest account, less current expenses and taxes paid,	9,034.42
Town, city, and borough notes and orders, . .	6,000.00		
Town, city, school district, and corporation bonds, . .	149,000.00		
Railroad bonds, . .	236,500.00		
Bank stocks in Connecticut, . .	32,850.00		
Real estate by foreclosure, . .	16,760.29		
Banking house, . .	13,975.33		
Insurance and taxes advanced on real estate mortgaged,	8.50		
Premium account, . .	37,072.50		
Cash in banks, . .	10,209.90		
Cash in vault, . .	2,410.24		
Total assets, . .	\$684,971.67	Total liabilities, . .	\$684,971.67

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cornwall, Conn., . . . \$	6,000.00	6,000.00	6,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Bethel, Conn., 4s, 1919, \$	4,000.00	4,000.00	4,240.00
" Bristol, " 4s, 1927, . . .	10,000.00	10,000.00	11,000.00
" Brooklyn, " 4s, 1925, . . .	2,000.00	2,000.00	2,200.00
" Canaan, " 4s, 1916, . . .	15,000.00	15,000.00	15,500.00
" Orange, " 4s, 1925, . . .	5,000.00	5,000.00	5,400.00
" Plainfield, " 4s, 1921, . . .	4,000.00	4,000.00	4,240.00
City of Atlantic C., N.J., 4s, 1930, . .	5,000.00	5,000.00	5,450.00
" Cincinnati, Ohio, 6s, 1909, . .	10,000.00	10,000.00	10,600.00
" Columbus, " 5s, 1913, . . .	10,000.00	10,000.00	10,600.00
" Duluth, Minn., 4s, 1920, . . .	5,000.00	5,000.00	5,300.00
" Kansas City, Kan., 6s, 1908, . . .	5,000.00	5,000.00	5,200.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Kansas City, Kas., 6s, 1909, \$	5,000.00	5,000.00	5,250.00
“ Kansas City, “ 6s, 1910,	5,000.00	5,000.00	5,300.00
“ Muskegon, Mich., 5s, 1913,	5,000.00	5,000.00	5,300.00
“ New Britain, Ct., 4s, 1936,	5,000.00	5,000.00	5,300.00
“ Omaha, Neb., 5s, 1912,	5,000.00	5,000.00	5,200.00
“ Peoria, Ill., 4s, 1907,	7,000.00	7,000.00	7,000.00
“ St. Paul, Minn., 4s, 1912,	6,000.00	6,000.00	6,120.00
“ St. Paul, “ 4s, 1920,	7,000.00	7,000.00	7,300.00
“ Toledo, Ohio, 4s, 1917,	8,000.00	8,000.00	8,320.00
“ Toledo, “ 4s, 1942,	5,000.00	5,000.00	5,500.00
School District:—			
Arsenal, Hartford, Ct., 4s, 1917,	6,000.00	6,000.00	6,240.00
Center, Waterbury, “ 4s, 1928,	10,000.00	10,000.00	10,400.00
Totals, \$	149,000.00	149,000.00	156,960.00
RAILROAD BONDS.			
Burl., Ced. Rap. & No., 5s, 1934, \$	5,000.00	5,000.00	6,000.00
Chicago & Eastern Illinois, 6s, 1907,	10,000.00	10,000.00	10,200.00
Chic. & Ind. Coal, 5s, 1936,	5,000.00	5,000.00	6,000.00
Chicago, Mil. & St. Paul:—			
Chic. & Pacific West., 5s, 1921,	10,000.00	10,000.00	11,500.00
Mineral Point Div., 5s, 1910,	5,000.00	5,000.00	5,300.00
Southwestern Division, 6s, 1909,	5,000.00	5,000.00	5,300.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	10,000.00	10,000.00	11,200.00
Menominee Extension, 7s, 1911,	5,000.00	5,000.00	5,600.00
Northwestern Union, 7s, 1917,	10,500.00	10,500.00	13,200.00
Ottumwa, C. F. & St. P., 5s, 1909,	5,000.00	5,000.00	5,400.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,000.00	10,400.00
Chicago, St. L. & New Or., 6s, 1907,	5,000.00	5,000.00	5,100.00
Clearfield & Mahoning, 5s, 1943,	15,000.00	15,000.00	18,750.00
Cleve. & Mahoning Val., 5s, 1938,	20,000.00	20,000.00	24,000.00
Conn. & Passumpsic Riv., 4s, 1943,	5,000.00	5,000.00	5,600.00
Eastern Railway of Minn., 4s, 1948,	5,000.00	5,000.00	5,400.00
Ill. Cent., Western Lines, 4s, 1951,	10,000.00	10,000.00	10,600.00
Joliet & Northern Ind., 7s, 1907,	5,000.00	5,000.00	5,100.00
Kalamazoo & Wh. Pigeon, 5s, 1940,	4,000.00	4,000.00	5,000.00
Mahoning Coal, 5s, 1934,	20,000.00	20,000.00	24,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	5,000.00
Mississippi Riv. Bridge, 6s, 1912,	3,000.00	3,000.00	3,000.00
Morris & Essex, reg., 7s, 1914,	10,000.00	10,000.00	12,500.00
New London Northern, 4s, 1910,	2,000.00	2,000.00	2,040.00
N. Y., N. H. & Hartford, 4s, 1914,	10,000.00	10,000.00	10,200.00
H. R. & Porchester, 4s, 1954,	10,000.00	10,000.00	10,400.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Potomac Valley, 5s, 1941, \$	7,000.00	7,000.00	8,400.00
St. Paul, Minn. & Man., 6s, 1933,	10,000.00	10,000.00	13,200.00
Willmar & Sioux Falls, 5s, 1938,	10,000.00	10,000.00	12,000.00
Totals, \$	236,500.00	236,500.00	270,390.00
BANK STOCKS.			
26 shares Deep Riv. Nat., Deep Riv., \$	2,600.00	2,600.00	3,000.00
128 " Nat. Iron, Falls Village,	12,800.00	12,800.00	12,800.00
11 " Aetna National, Hartford,	1,100.00	1,100.00	2,200.00
31 " American " "	1,550.00	1,550.00	2,250.00
4 " City, " "	400.00	400.00	400.00
20 " Conn. T. & S. D. Co., " "	2,000.00	2,000.00	5,000.00
9 " Far. & Mch. Nat., " "	900.00	900.00	1,080.00
5 " First " " "	500.00	500.00	700.00
8 " Hartford " " "	800.00	800.00	1,120.00
10 " Hartford Trust Co., " "	1,000.00	1,000.00	1,900.00
22 " National Exchange, " "	1,100.00	1,100.00	1,375.00
11 " Phoenix National, " "	1,100.00	1,100.00	1,375.00
50 " Thames " Norwich,	5,000.00	5,000.00	8,000.00
40 " Waterbury " Waterbury,	2,000.00	2,000.00	3,500.00
Totals, \$	32,850.00	32,850.00	44,700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,196; total amount,	\$250,594.33
2	Number of depositors having \$1,000 and not over \$2,000,	134; total amount,	178,493.88
3	Number of depositors having over \$2,000 and not over \$10,000,	52; total amount,	185,960.49
4	Number of depositors having over \$10,000,	2; total amount,	30,888.55
5	Total number of depositors,	1,384; total deposits,	\$645,937.25
6	Largest amount due a single depositor,		19,283.24
7	Number of accounts opened during the past year, 135; number closed, 136; decrease, 1.		
8	Amount deposited, including interest credited, during the past year,		108,034.33
9	Amount withdrawn during the past year,		99,576.43
10	Amount of increase,		8,457.90

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$9,201.07	
12	Amount of income received during the year,	33,417.64	\$42,618.71
13	Total expenses, including salaries during the year,	3,492.72	
14	State tax during the year,	1,138.55	
15	Town and City taxes and assessments paid,	137.10	
16	Net amount of premiums charged off,	5,871.50	
17	All other amounts charged off,	1,262.20	
18	Dividends, 1¾ per cent. paid Jan., 1906; amount,	10,830.59	
	1¾ per cent. paid July, 1906; amount,	10,851.63	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	9,034.42	42,618.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,	3,077.29	
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, September.		
30	Date of annual meeting to elect President, Treasurer, and other officers, September.		

OFFICERS.—President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, Henry C. Gaylord, Elson J. Hornbeck, J. Lee Ensign, Frank M. Olin, Edward Ward, J. Sedgwick Tracy, H. Goodwin.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

CARLTON H. LEACH, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,474,743.00	Whole amount of deposits, \$3,737,337.10
Loans on collateral security, . . 45,048.00	Surplus account, . . . 150,000.00
Loans on personal security only, . . . 11,900.00	Interest account, less current expenses and taxes paid, . . . 27,637.65
Town, city, school district, and corporation bonds, . . 458,000.00	Profit and loss account, . . 45,758.82
Railroad bonds, . . . 1,495,862.00	Sundry accounts, . . . 8,332.62
Bank stocks in Connecticut, . . 184,400.00	
Real estate by foreclosure, . . 65,683.59	
Bank block, . . . 49,685.99	
Premium account, . . . 116,218.55	
Sundry accounts, . . . 242.83	
Cash in banks, . . . 59,824.42	
Cash in vault, . . . 7,457.81	
Total assets, . . . \$3,969,066.19	Total liabilities, . . \$3,969,066.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Ct., 4s, 1907-08, \$	16,000.00	16,000.00	16,000.00
“ Middletown, “ 4s, 1910,	12,000.00	12,000.00	12,120.00
“ Portland, “ 3.65s, 1909,	11,000.00	11,000.00	10,890.00
“ Chatham, “ 3½s, 1910,	35,000.00	35,000.00	34,650.00
City of Middletown, “ 3.65s, 1915,	3,000.00	3,000.00	2,970.00
“ Col. Springs, “ 4s, 1909-14,	10,000.00	10,000.00	10,000.00
“ Col. Springs, “ 4s, 1914-29,	10,000.00	10,000.00	10,000.00
“ Col. Springs, “ 4½s, 1907-12,	9,000.00	9,000.00	9,090.00
“ Chicago, Ill., 4s, 1914,	25,000.00	25,000.00	25,250.00
“ Sioux City, Iowa, 4½s, 1918,	10,000.00	10,000.00	10,300.00
“ Sioux City, “ 4½s, 1920,	15,000.00	15,000.00	15,750.00
“ Clinton, “ 5s, 1907-17,	10,000.00	10,000.00	10,000.00
“ Clinton, “ 5s, 1911-16,	10,000.00	10,000.00	10,500.00
“ South Bend, Ind., 5s, 1914,	8,000.00	8,000.00	8,640.00
“ Newport, Ky., 5s, 1911-15,	7,000.00	7,000.00	7,290.00
“ Kansas City, Mo., 4½s, 1915,	15,000.00	15,000.00	16,050.00
“ Duluth, Minn., 4s, 1920-21,	17,000.00	17,000.00	17,000.00
“ Duluth, “ 6s, 1911,	13,000.00	13,000.00	14,170.00
“ St. Paul, “ 5s, 1909,	10,000.00	10,000.00	10,300.00
“ St. Paul, “ 5s, 1915,	5,000.00	5,000.00	5,400.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Kal'zoo, Mich., 4½s, 1912, \$	10,000.00	10,000.00	10,300.00
“ Muskegon, “ 5s, 1907-23,	14,000.00	14,000.00	15,280.00
“ Omaha, Neb., 5s, 1912,	25,000.00	25,000.00	26,500.00
“ Omaha, “ 4½s, 1907,	3,000.00	3,000.00	3,000.00
“ Omaha, “ 4s, 1908,	5,000.00	5,000.00	5,050.00
“ Dayton, Ohio, 5s, 1907,	10,000.00	10,000.00	10,000.00
“ Columbus, “ 5s, 1907,	10,000.00	10,000.00	10,000.00
“ Columbus, “ 5s, 1910,	15,000.00	15,000.00	15,600.00
“ Toledo, “ 4½s, 1912,	5,000.00	5,000.00	5,150.00
“ Toledo, “ 4¼s, 1914,	10,000.00	10,000.00	10,300.00
“ Toledo, “ 4s, 1942,	5,000.00	5,000.00	5,200.00
“ Findlay, “ 6s, 1907,	5,000.00	5,000.00	5,050.00
“ Findlay, “ 5s, 1908,	5,000.00	5,000.00	5,050.00
“ Portland, Ore., 5s, 1920-22,	20,000.00	20,000.00	22,200.00
“ Portland, “ 5s, 1923,	10,000.00	10,000.00	11,200.00
“ McKeesport, Pa., 4½s, 1910-20,	5,000.00	5,000.00	5,100.00
“ Sheboygan, Wis., 4½s, 1911,	15,000.00	15,000.00	15,300.00
“ La Crosse, “ 5s, 1906-15,	10,000.00	10,000.00	10,000.00
“ Madison, “ 4s, 1925,	15,000.00	15,000.00	15,000.00
“ Troy, N. Y., 4s, 1917-18,	10,000.00	10,000.00	10,100.00
Totals, \$	458,000.00	458,000.00	471,720.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	40,000.00	40,000.00	39,600.00
Baltimore & Cum. Valley, 6s, 1931,	10,000.00	10,000.00	12,600.00
Baltimore & Harrisburg, 5s, 1936,	30,000.00	30,000.00	34,200.00
Buffalo & Susquehanna, 4s, 1951,	65,000.00	65,000.00	62,400.00
Burl., Ced. Rap. & No., 5s, 1934,	50,000.00	50,000.00	59,000.00
Chicago, Burl. & Quincy:—			
Burl. & Mo. Riv. Div., 6s, 1918,	10,200.00	10,200.00	11,016.00
Illinois Division, 3½s, 1949,	15,000.00	14,212.00	14,250.00
Illinois Division, 4s, 1949,	10,000.00	10,000.00	10,300.00
Iowa Division, 4s, 1919,	7,000.00	7,000.00	7,140.00
Iowa Division, 5s, 1919,	27,000.00	27,000.00	29,700.00
Chicago, Mil. & St. Paul:—			
Chic. & Lake Sup. Div., 5s, 1921,	10,000.00	10,000.00	11,500.00
Chic. & Pac. West. Div., 5s, 1921,	15,000.00	15,000.00	16,800.00
Dubuque Division, 6s, 1920,	15,000.00	15,000.00	18,750.00
Dakota & Gt. So. Div., 5s, 1916,	10,000.00	10,000.00	11,000.00
General Mortgage, 4s, 1989,	30,000.00	30,000.00	32,400.00
General Mortgage, 3½s, 1989,	25,000.00	25,000.00	23,000.00
Hastings & Dakota Div., 5s, 1910,	16,000.00	16,000.00	16,960.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Mil. & St. Paul:—			
La Crosse & Dav. Div., 5s, 1919, \$	25,000.00	25,000.00	27,750.00
Mineral Point Div., 5s, 1910,	30,000.00	30,000.00	31,800.00
Southwestern Div., 6s, 1919,	15,000.00	15,000.00	15,750.00
Terminal, 5s, 1914,	10,000.00	10,000.00	10,700.00
Wisconsin & Minn. Div., 5s, 1921,	25,000.00	25,000.00	28,250.00
Chicago & Alton, 3s, 1949,	15,000.00	12,400.00	12,150.00
Chicago & Northwestern:—			
Ced. Rap. & M. Riv. Div., 7s, 1916,	10,000.00	10,000.00	12,400.00
D. Moines & Minn. Div., 7s, 1907,	10,000.00	10,000.00	10,100.00
Central of N. J., 5s, 1987,	10,000.00	10,000.00	12,700.00
Chicago, R. I. & Pacific, 4s, 1988,	25,000.00	25,000.00	25,250.00
Chicago & Eastern Ill., 5s, 1937,	50,000.00	50,000.00	58,500.00
Chicago & Indiana Coal, 5s, 1936,	50,000.00	50,000.00	57,500.00
Chicago, Ham. & West., 6s, 1927,	10,000.00	10,000.00	12,300.00
Ced. Rap., Ia. F. & N. W., 5s, 1921,	15,000.00	15,000.00	16,650.00
Chic. & Western Indiana, 6s, 1932,	24,000.00	24,000.00	26,400.00
Chic., St. L. & N. Orleans, 5s, 1951,	10,000.00	10,000.00	12,000.00
Det., Grand Rap. & West., 4s, 1946,	11,000.00	11,000.00	10,890.00
Elgin, Joliet & Eastern, 5s, 1941,	40,000.00	40,000.00	46,800.00
Eastern of Minnesota:—			
First Division, 5s, 1908,	40,000.00	40,000.00	40,800.00
Northern Division, 4s, 1948,	60,000.00	60,000.00	61,200.00
Genesee & Wyoming, 5s, 1929,	40,000.00	40,000.00	44,000.00
Louisville & Nashville, 4s, 1940,	25,000.00	24,900.00	25,500.00
Louisville & Nashville, 5s, 1937,	43,000.00	43,000.00	49,450.00
Montana Central, 5s, 1937,	30,000.00	30,000.00	34,800.00
Montana Central, 6s, 1937,	30,000.00	30,000.00	40,500.00
Minneapolis & St. Louis, 4s, 1949,	50,000.00	50,000.00	47,000.00
Minneapolis & St. Louis, 6s, 1921,	5,000.00	5,000.00	5,800.00
Minneapolis & St. Louis, 7s, 1909,	21,000.00	21,000.00	23,310.00
N. Y., N. H. & Hartford, 4s, 1954,	10,000.00	10,000.00	10,400.00
Potomac Valley, 5s, 1941,	30,000.00	30,000.00	33,900.00
Piedmont & Cumb. Val., 5s, 1911,	25,000.00	25,000.00	25,250.00
Peoria & Pekin Union, 6s, 1921,	20,000.00	20,000.00	24,600.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	35,000.00	32,100.00	32,900.00
St. Louis, Iron Mt. & So., 5s, 1931,	10,000.00	10,000.00	11,700.00
Sun., Haz. & Wilkesbarre, 5s, 1928,	28,500.00	28,500.00	29,355.00
Skaneateles, 5s, 1914-23,	15,000.00	15,000.00	15,900.00
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	54,000.00
Dakota Extension, 6s, 1910,	40,000.00	40,000.00	43,600.00
Montana Extension, 4s, 1937,	20,000.00	20,000.00	20,400.00
St. Louis Mer. Bridge Co., 6s, 1929,	10,000.00	10,000.00	11,000.00
Southern Indiana, 4s, 1951,	10,000.00	9,550.00	9,300.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	27,250.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Tuscarora Valley, 5s, 1917, \$	20,000.00	20,000.00	21,400.00
Willmar & Sioux Falls, 5s, 1938,	40,000.00	40,000.00	48,400.00
Totals, \$	1,502,700.00	1,495,862.00	1,629,921.00
BANK STOCKS.			
154 shs. Middlesex Co. Nat., Middletown, \$	15,400.00	15,400.00	13,860.00
372 " Central " "	27,900.00	27,900.00	29,760.00
532 " Middletown " "	39,900.00	39,900.00	56,924.00
303 " First " "	30,300.00	30,300.00	30,300.00
20 " First " Wallingford,	2,000.00	2,000.00	2,400.00
86 " First " Portland,	8,600.00	8,600.00	9,030.00
100 " First " Meriden,	10,000.00	10,000.00	20,000.00
57 " Meriden " "	5,700.00	5,700.00	6,270.00
120 " Home " "	12,000.00	12,000.00	15,600.00
100 " New Britain " New Britain,	10,000.00	10,000.00	16,000.00
5 " Deep River " Deep River,	500.00	500.00	560.00
90 " First " Norwich,	9,000.00	9,000.00	7,200.00
111 " Thames " "	11,100.00	11,100.00	18,315.00
20 " Danbury " Danbury,	2,000.00	2,000.00	2,000.00
Totals, \$	184,400.00	184,400.00	228,219.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,697; total amount, \$1,161,886.42
2	Number of depositors having \$1,000 and not over \$2,000,	585; total amount, 809,844.27
3	Number of depositors having over \$2,000 and not over \$10,000,	409; total amount, 1,550,126.40
4	Number of depositors having over \$10,000,	17; total amount, 215,480.01
5	Total number of depositors,	5,708; total deposits, \$3,737,337.10
6	Largest amount due a single depositor,	18,649.85
7	Number of accounts opened during the past year, 720; number closed, 558; increase, 162.	
8	Amount deposited, including interest credited, during the past year,	720,358.07
9	Amount withdrawn during the past year,	516,906.13
10	Amount of increase,	203,451.94

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$59,918.58	
12	Amount of income received during the year,	179,211.70	\$239,130.28
13	Total expenses, including salaries during the year,	9,091.20	
14	State tax during the year,	5,868.28	
15	Town and City taxes and assessments paid,	2,031.70	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	7,560.30	
18	Dividends, 2 per cent. paid Feb. 1, 1906; amount,	69,552.77	
	2 per cent. paid Aug. 1, 1906; amount,	71,629.56	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	73,396.47	239,130.28
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	52,561.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	24,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	9,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	14,498.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1½%	
28	Net income from foreclosed real estate during the past year,	1,530.14	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.		

OFFICERS.—President, James K. Guy; Vice-President, Lyman D. Mills; Treasurer, Carlton H. Leach; Directors or Trustees, Leonard Bailey, Flavius J. Chaffee, Wm. W. Wilcox, James C. Burr, Augustus H. Conklin, Edward S. Coe, Oliver S. Watrous, Charles A. Pelton, Henry G. Newton, Lyman D. Mills, Joseph Merriam, Enoch T. Birdsey, George T. Meech, Ernest G. Cone, Charles Brainard, Harry C. Bell, James K. Guy, Clarence E. Bacon, Thomas W. McDowell, Willis E. Terrill.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$2,855,182.00	Whole amount of deposits, \$4,941,693.27
Town, city, and borough notes and orders, . 116,000.00	Surplus account, . . 150,000.00
School district notes and orders, . 10,066.00	Interest account, less current expenses and taxes paid, . . . 175,902.42
Town, city, school district, and corporation bonds, . 570,000.00	
Railroad bonds, . . 1,290,000.00	
Bank stocks in Connecticut, 148,300.00	
Bank stocks in other states, 36,200.00	
Real estate by foreclosure, 130,425.00	
Banking house, . . 12,000.00	
Cash in banks, . . 88,636.52	
Cash in vault, . . 10,786.17	
Total assets, . . \$5,267,595.69	Total liabilities, . . \$5,267,595.69

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Farmington, . . . \$	116,000.00	116,000.00	116,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Avon School District, No. 6, . . \$	66.00	66.00	66.00
Farmington Center School District, .	10,000.00	10,000.00	10,000.00
Totals, \$	10,066.00	10,066.00	10,066.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Norwalk, Conn., City, 4s, 1935, \$	20,000.00	20,000.00	20,400.00
Preston, " Town, 4s, 1926,	10,000.00	10,000.00	10,300.00
E. Hartford, Conn., Bor., 4s, 1933,	20,000.00	20,000.00	20,600.00
Jewett City, " " 4s, 1935,	20,000.00	20,000.00	21,000.00
Bristol, " " 4s, 1910,	10,000.00	10,000.00	10,100.00
Bristol, " " 4s, 1915,	10,000.00	10,000.00	10,150.00
Stamford, " Town, 4s, 1927,	40,000.00	40,000.00	40,800.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
New Albany, Ind., City, 5s, 1915, \$	10,000.00	10,000.00	10,700.00
Fort Wayne, " 4½s, 1913,	10,000.00	10,000.00	10,300.00
Boston, Mass., " 4s, 1919,	30,000.00	30,000.00	30,810.00
Boston, " 4s, 1921,	20,000.00	20,000.00	20,550.00
Boston, " 3½s, 1922,	20,000.00	20,000.00	20,000.00
Newark, N. J., " 6s, 1909,	20,000.00	20,000.00	21,000.00
Toledo, Ohio, " 4½s, 1912,	10,000.00	10,000.00	10,400.00
Toledo, " 5s, 1913,	10,000.00	10,000.00	10,600.00
Toledo, " 4s, 1914,	10,000.00	10,000.00	10,150.00
Cleveland, Ohio, 4s, 1915,	40,000.00	40,000.00	40,600.00
Cleveland, " 4s, 1916,	20,000.00	20,000.00	20,330.00
Cleveland, " 4s, 1918,	20,000.00	20,000.00	20,400.00
Cleveland, " 4s, 1919,	70,000.00	70,000.00	71,400.00
Columbus, " 4s, 1934,	20,000.00	20,000.00	20,400.00
Scranton, Penn., 4½s, 1909,	20,000.00	20,000.00	20,300.00
Pittsburg, " 4s, 1907,	10,000.00	10,000.00	10,000.00
Omaha, Neb., 4½s, 1934,	60,000.00	60,000.00	64,800.00
Chicago, Ill., 4s, 1921,	20,000.00	20,000.00	20,000.00
Kalamazoo, Mich., 4½s, 1908,	10,000.00	10,000.00	10,800.00
Kalamazoo, Mich., 4½s, 1909,	10,000.00	10,000.00	10,800.00
Totals, \$	570,000.00	570,000.00	587,690.00
RAILROAD BONDS.			
Chic. R. I. & Pacific, 6s, 1917, \$	40,000.00	40,000.00	47,000.00
Chic. R. I. & Pacific, 4s, 1988,	120,000.00	120,000.00	120,600.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	11,950.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	30,000.00	37,500.00
Pitts., Ft. Wayne & Chic., 7s, 1912,	10,000.00	10,000.00	11,500.00
Terre Haute & Ind., 5s, 1925,	40,000.00	40,000.00	42,000.00
Northwestern Union, 7s, 1917,	70,000.00	70,000.00	87,150.00
Chic., Milwaukee & St. Paul:—			
S. W. Division, 6s, 1909,	30,000.00	30,000.00	31,800.00
Ill. Cent., Springfield Div., 3½s, 1951,	40,000.00	40,000.00	37,000.00
Balt. & Cumb. Valley Ex., 6s, 1931,	10,000.00	10,000.00	11,000.00
McK'sport & Belle Vernon, 6s, 1918,	10,000.00	10,000.00	11,850.00
N. Y., Lack. & Western, 6s, 1921,	10,000.00	10,000.00	12,400.00
Del. & Hud. Canal Co., 7s, 1917,	10,000.00	10,000.00	13,000.00
Cleve. & Mahoning Valley, 5s, 1938,	20,000.00	20,000.00	22,800.00
Rome, Watertown & Og., 6s, 1910,	10,000.00	10,000.00	10,800.00
Chicago, Burl. & Quincy:—			
Nebraska Extension, 4s, 1927,	30,000.00	30,000.00	30,300.00
Eastern R. R. of Minn., 5s, 1908,	100,000.00	100,000.00	101,000.00
Eastern R. R. of Minn., 4s, 1948,	20,000.00	20,000.00	20,000.00
Chicago & Northwestern, 5s, 1915,	20,000.00	20,000.00	24,200.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Clearfield & Mahoning, 5s, 1943, \$	10,000.00	10,000.00	11,800.00
Baltimore & Harrisburg, 5s, 1936,	60,000.00	60,000.00	69,750.00
Chic., Mil. & St. Paul:—			
C. & P. Division, 6s, 1910,	20,000.00	20,000.00	21,600.00
C. & P. Western, 5s, 1921,	30,000.00	30,000.00	33,675.00
Ott'wa, C. Falls & St. P. 5s, 1909,	10,000.00	10,000.00	10,200.00
St. Paul, Minneapolis & Man.:—			
Montana Extension, 4s, 1937,	100,000.00	100,000.00	100,500.00
Minneapolis & St. Louis, 4s, 1949,	20,000.00	20,000.00	20,000.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	40,000.00	40,000.00	47,200.00
Chicago & E. Illinois, 6s, 1934,	20,000.00	20,000.00	26,800.00
Burl., Cedar Rapids & No., 5s, 1934,	30,000.00	30,000.00	34,950.00
Potomac Valley, 5s, 1941,	30,000.00	30,000.00	35,400.00
Buffalo & Susquehanna, 4s, 1951,	50,000.00	50,000.00	48,500.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,000.00
St. L. & Iron Mt., G. Div., 4s, 1933,	20,000.00	20,000.00	18,500.00
St. Louis, Iron Mt. & So., 5s, 1931,	50,000.00	50,000.00	56,500.00
Louisville & Nash., Ufd., 4s, 1940,	40,000.00	40,000.00	40,400.00
Atlantic Coast Line, 4s, 1952,	50,000.00	50,000.00	49,250.00
Beech Creek, 4s, 1936,	20,000.00	20,000.00	20,650.00
Har. Riv. & Pt. Chester, 4s, 1954,	20,000.00	20,000.00	20,900.00
Elgin, Joliet & Eastern, 5s, 1941,	30,000.00	30,000.00	34,800.00
Totals, \$	1,290,000.00	1,290,000.00	1,397,225.00
BANK STOCKS.			
100 shares Charter Oak Nat., Hartford, \$	10,000.00	10,000.00	13,500.00
100 " Farmers & Mech. Nat., Hfd.,	10,000.00	10,000.00	11,200.00
150 " National Exchange, "	7,500.00	7,500.00	9,750.00
25 " Hartford National, "	2,500.00	2,500.00	3,575.00
100 " State, "	10,000.00	10,000.00	16,000.00
50 " Aetna National, "	5,000.00	5,000.00	10,000.00
200 " First " "	20,000.00	20,000.00	30,000.00
70 " American " "	3,500.00	3,500.00	4,900.00
34 " Phoenix " "	3,400.00	3,400.00	4,318.00
50 " Hartford Trust Co., "	5,000.00	5,000.00	9,250.00
120 " National N. Haven, N. Haven,	12,000.00	12,000.00	24,000.00
42 " Merchants National, "	2,100.00	2,100.00	2,858.00
33 " Meriden National, Meriden,	3,300.00	3,300.00	3,630.00
160 " Home " "	16,000.00	16,000.00	20,800.00
80 " First " "	8,000.00	8,000.00	14,000.00
50 " New Britain " New Britain,	5,000.00	5,000.00	8,000.00
100 " Mechanics " "	10,000.00	10,000.00	20,000.00
100 " National of Norwalk, Norwalk,	10,000.00	10,000.00	11,200.00
50 " First National, Litchfield,	5,000.00	5,000.00	5,000.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
200 shares Merchants Nat., New York, \$	10,000.00	10,000.00	32,000.00
62 " Nat. Bk. Commerce, "	6,200.00	6,200.00	11,532.00
200 " American Ex. Nat., "	20,000.00	20,000.00	50,400.00
Totals, \$	184,500.00	184,500.00	315,911.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,174; total amount, \$1,257,450.69	
2	Number of depositors having \$1,000 and not over \$2,000,	1,014; total amount, 1,339,184.09	
3	Number of depositors having over \$2,000 and not over \$10,000,	621; total amount, 2,345,058.49	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	5,809; total deposits, \$4,941,693.27	
6	Largest amount due a single depositor,	9,000.00	
7	Number of accounts opened during the past year, 546; number closed, 357; increase, 189.		
8	Amount deposited, including interest credited, during the past year,		672,239.93
9	Amount withdrawn during the past year,		494,072.08
10	Amount of increase,		178,167.85
11	Total of interest and profit and loss, and rent accounts per last report,	\$159,650.01	
12	Amount of income received during the year,	252,516.51—	412,166.52
13	Total expenses, including salaries during the year,	12,972.37	
14	State tax during the year,	6,966.12	
15	Town and City taxes and assessments paid,	5,209.44	
16	Net amount of premiums charged off,	23,986.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	90,787.57	
	2 per cent. paid July 1, 1906; amount,	96,342.60	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	175,902.42—	412,166.52
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	3¼%
28	Net income from foreclosed real estate during the past year, . .	\$4,244.17
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.	

OFFICERS. — President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Henry W. Barbour, Erastus Gay, Julius Gay, Edward H. Deming, D. W. Barney, Timothy H. Root, Alfred A. Pope, Herbert Knox Smith.

FREESTONE SAVINGS BANK, PORTLAND.

F. GILDERSLEEVE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$91,501.00	Whole amount of deposits, .	\$606,397.25
Loans on collateral security, .	36,803.65	Surplus account, . . .	25,000.00
Loans on personal security only,	24,500.00	Interest account, less current expenses and taxes paid,	1,557.27
Town, city, and borough notes and orders, . .	4,000.00	Profit and loss account, .	6,650.43
Town, city, school district, and corporation bonds, .	169,092.00		
Railroad bonds,	204,992.00		
Banks stocks in Connecticut, .	63,250.00		
Banks stocks in other states, .	1,900.00		
Real estate by foreclosure, .	3,400.00		
Insurance and taxes advanced on real estate mortgaged,	10.70		
Premium account,	35,800.00		
Cash in banks,	4,355.60		
Total assets,	\$639,604.95	Total liabilities,	\$639,604.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Portland, \$	4,000.00	4,000.00	4,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Oakland, Cal., 5s, 1907, \$	1,250.00	1,250.00	1,260.00
“ Col. Springs, Col., 4s, 1918, .	3,000.00	2,992.00	3,000.00
“ Middletown, Ct., 3.65s, 1915, .	4,000.00	4,000.00	4,000.00
Town of Portland, “ 3.65s, 1909, .	10,000.00	10,000.00	10,000.00
“ Portland, “ 3½s, 1919, .	24,000.00	24,000.00	24,000.00
“ Portland, “ 4s, 1925, .	13,000.00	13,000.00	13,260.00
City of Sioux City, Iowa, 4½s, 1920, .	10,000.00	10,000.00	10,500.00
“ Kansas C., Kan., 6s, 1910, .	6,500.00	6,500.00	6,825.00
“ Kansas C., “ 5s, 1913, .	1,000.00	1,000.00	1,080.00
“ Kansas C., “ 5s, 1928, .	5,000.00	5,000.00	5,600.00
“ Louisville, Ky., 4s, 1923, .	4,000.00	4,000.00	4,200.00
“ Muskegon, Mich., 4s, 1934, .	5,000.00	5,000.00	5,050.00
“ Duluth, Minn., 5s, 1923, .	10,000.00	10,000.00	11,200.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
City of St. Paul, Minn., 4½s, 1918, \$	1,000.00	1,000.00	1,040.00
“ Omaha, Neb., 5s, 1912,	1,000.00	1,000.00	1,050.00
“ So. Omaha, Neb., 6s, 1910-14,	8,000.00	8,000.00	8,640.00
“ So. Omaha, “ 4½s, 1926,	7,000.00	7,000.00	7,350.00
“ Atlantic City, N.J., 4s, 1933,	5,000.00	5,000.00	5,050.00
“ Camden, “ 4½s, 1922,	5,000.00	5,000.00	5,350.00
“ Paterson, “ 4s, 1931,	15,000.00	15,000.00	15,150.00
“ Canton, Ohio, 4½s, 1914,	10,000.00	10,000.00	10,300.00
“ Toledo, Ohio, 5s, 1911,	850.00	850.00	884.00
“ Toledo, “ 3½s, 1920,	5,000.00	5,000.00	4,750.00
“ Toledo, “ 3½s, 1930,	5,000.00	5,000.00	4,900.00
“ Portland, Ore., 5s, 1923,	7,000.00	7,000.00	7,840.00
“ Superior, Wis., 5s, 1908,	1,500.00	1,500.00	1,300.00
“ Superior, “ 4½s, 1925,	1,000.00	1,000.00	1,000.00
Totals, \$	169,100.00	169,092.00	174,579.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,000.00
Baltimore & Ohio:—			
Pitta. Junc. & Mid. Div., 2½s, 1925,	6,000.00	5,000.00	5,400.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	4,945.00	4,750.00
Burl., Ced. Rap. & Northern:—			
Iowa, Minn. & Dak. Div., 5s, 1934,	10,000.00	10,000.00	11,900.00
Chicago & Alton, 3s, 1949,	5,000.00	4,000.00	4,000.00
C., B. & Q., Illinois Div., 3½s, 1949,	5,000.00	5,000.00	4,600.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	10,000.00	10,000.00	11,700.00
Chic., Hammond & West., 6s, 1927,	5,000.00	5,000.00	5,900.00
Chicago, Mil. & St. Paul:—			
Mineral Point Division, 5s, 1910,	5,000.00	5,000.00	5,100.00
La Crosse & Dav. Div., 5s, 1919,	5,000.00	5,000.00	5,450.00
Chic. & Lake Sup. Div., 5s, 1921,	4,000.00	4,000.00	4,400.00
Chic. & Pa. Western Div., 5s, 1921,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern:—			
M., L. S. & W., A. Div., 6s, 1925,	5,000.00	5,000.00	6,150.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	5,050.00
Consolidated Railway Co., 4s, 1955,	5,000.00	4,862.00	5,000.00
Del., Lack. & Western:—			
N. Y., Lack. & Western, 6s, 1921,	10,000.00	10,000.00	12,100.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,000.00	5,750.00
Genesee & Wyoming, 5s, 1929,	5,000.00	5,000.00	5,300.00
Great Northern:—			
East. of Minn., No. Div., 4s, 1948,	5,000.00	5,000.00	5,100.00
St. Paul, M. & Man., 1st, 6s, 1909,	5,000.00	5,000.00	5,400.00
Consol., 4½s, 1933,	5,000.00	5,000.00	5,400.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, M. & Man.:—			
Consol., 6s, 1933, \$	15,000.00	15,000.00	19,800.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,100.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,750.00
Willmar & Sioux Falls, 5s, 1938,	5,000.00	5,000.00	5,900.00
Illinois Central:—			
Middle Division, 5s, 1921,	5,000.00	5,000.00	5,100.00
Springfield Division, 3½s, 1951,	12,000.00	12,000.00	10,800.00
Western Division, 4s, 1951,	5,000.00	5,000.00	5,050.00
Louisville & Nashville, 4s, 1940,	5,000.00	4,950.00	5,025.00
Louisville, Cin. & Lex., 4½s, 1931,	2,000.00	2,000.00	2,110.00
Minn. & St. Louis, Ref., 4s, 1949,	4,000.00	3,910.00	3,730.00
Missouri Pacific:—			
St. L., Iron Mt. & So.,			
River & Gulf Div., 4s, 1933,	5,000.00	4,775.00	4,650.00
N. Y. Central & Hud. River:—			
Oswego & Rome, 7s, 1915,	1,000.00	1,000.00	1,220.00
Peoria & Pekin Union, 6s, 1921,	7,000.00	7,000.00	8,050.00
Southern Indiana, 4s, 1951,	10,000.00	9,550.00	9,000.00
Union Pacific, 4s, 1947,	2,000.00	2,000.00	2,040.00
Totals, \$	208,000.00	204,992.00	222,375.00
BANK STOCKS.			
5 shares Conn. National, Bridgeport, \$	500.00	500.00	800.00
2 " Danbury " Danbury,	200.00	200.00	210.00
10 " City " "	1,000.00	1,000.00	1,060.00
13 " Deep River " Deep River,	1,300.00	1,300.00	1,495.00
24 " Ætna " Hartford,	2,400.00	2,400.00	4,800.00
10 " American " "	500.00	500.00	700.00
20 " Charter Oak Nat., "	2,000.00	2,000.00	2,700.00
31 " City, " "	3,100.00	3,100.00	3,100.00
10 " Conn. Trust Co., "	1,000.00	1,000.00	2,600.00
5 " Farmers & Mec. Nat., "	500.00	500.00	560.00
15 " Hartford " "	1,500.00	1,500.00	2,175.00
38 " Hartford Trust Co., "	3,800.00	3,800.00	7,030.00
10 " National Exchange, "	500.00	500.00	650.00
4 " Phoenix Nat., " "	400.00	400.00	512.00
5 " United States, " "	500.00	500.00	2,125.00
8 " Meriden Nat., Meriden,	800.00	800.00	890.00
40 " Central " Middletown,	3,000.00	3,000.00	3,290.00
40 " First " "	4,000.00	4,000.00	4,000.00
30 " Middlesex Co. Nat., " "	3,000.00	3,000.00	2,700.00
88 " Middletown " "	6,600.00	6,600.00	9,240.00
5 " Mystic River " Mystic,	250.00	250.00	290.00
2 " Nat.Tradesmen's, New Haven,	200.00	200.00	360.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
20 shares N. Haven Co. Nat., N. Haven, \$	200.00	200.00	320.00
9 " Merchants " "	450.00	450.00	576.00
11 " Second " "	1,100.00	1,100.00	2,178.00
9 " Yale " "	900.00	900.00	1,125.00
10 " Nat. Bk. Com., New London,	1,000.00	1,000.00	1,450.00
20 " Nat. Whaling, " "	500.00	500.00	1,000.00
8 " Union, " "	800.00	800.00	880.00
5 " Fairfield Co. Nat., Norwalk,	500.00	500.00	525.00
5 " National, " "	500.00	500.00	575.00
3 " First National, Norwich,	300.00	300.00	210.00
23 " Thames " "	2,300.00	2,300.00	3,910.00
127 " First " Portland,	12,700.00	12,700.00	13,325.00
15 " Southington Nat., Southington,	1,500.00	1,500.00	1,575.00
15 " First National, Stonington,	1,500.00	1,500.00	1,740.00
10 " Brooks " Torrington,	1,000.00	1,000.00	1,560.00
19 " Waterbury Nat., Waterbury,	950.00	950.00	1,710.00
5 " Citizens Cent. Nat., N. Y.,	500.00	500.00	725.00
12 " Fourth " "	1,200.00	1,200.00	2,580.00
1 " Nat. Bk. of Commerce, " "	100.00	100.00	185.00
1 " Nat. Bk. No. America, " "	100.00	100.00	270.00
Totals, \$	65,150.00	65,150.00	87,676.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,239; total amount,	\$209,155.99
2	Number of depositors having \$1,000 and not over \$2,000,	115; total amount,	152,158.94
3	Number of depositors having over \$2,000 and not over \$10,000,	56; total amount,	208,983.68
4	Number of depositors having over \$10,000,	3; total amount,	36,098.64
5	Total number of depositors,	1,413; total deposits,	\$606,397.25
6	Largest amount due a single depositor,		12,593.07
7	Number of accounts opened during the past year, 113; number closed, 103; increase, 10.		
8	Amount deposited, including interest credited, during the past year,		101,656.74
9	Amount withdrawn during the past year,		78,085.20
10	Amount of increase,		23,571.54
11	Total of interest and profit and loss, and rent accounts per last report,	\$7,921.57	
12	Amount of income received during the year,	29,120.65—	37,042.22

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$2,723.02	
14	State tax during the year,	861.39	
15	Town and City taxes and assessments paid,	162.84	
16	Net amount of premiums charged off,	81.40	
17	All other amounts charged off,	1,916.62	
18	Dividends, 2 per cent. paid Feb. 1, 1906; amount,	11,418.36	
	2 per cent. paid Aug. 1, 1906; amount,	11,670.89	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	8,207.70—	\$37,042.22
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	1,500.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	5,300.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	6,500.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	4,550.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3½%	
28	Net income from foreclosed real estate during the past year,	120.46	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.—President, John H. Sage; Treasurer, F. Gildersleeve; Directors or Trustees, E. I. Bell, Chas. H. Edwards, Frederick De Peyster, Andrew N. Shepard, C. A. Sears, J. B. Brainerd, John H. Sage, Hobart Davis, F. Gildersleeve.

GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$366,305.00	Whole amount of deposits, \$696,157.57	
Loans on collateral security, .	43,995.00	Surplus account, . . .	22,172.84
Loans on personal security only,	19,169.72	Interest account, less current expenses and taxes paid,	14,181.41
Town, city, and borough notes and orders,	143,000.00		
School district notes and orders,	2,365.00		
Town, city, school district, and corporation bonds,	33,000.00		
Railroad bonds,	40,000.00		
Insurance and taxes advanced on real estate mortgaged,	109.55		
Cash in banks,	79,337.63		
Cash in vault,	5,229.92		
Total assets,	\$732,511.82	Total liabilities,	\$732,511.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Greenwich notes, \$	68,500.00	68,500.00	68,500.00
Town of Stamford notes,	30,000.00	30,000.00	30,000.00
Borough of Greenwich notes,	44,500.00	44,500.00	44,500.00
Totals, \$	143,000.00	143,000.00	143,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North Mianus School District notes, . \$	2,365.00	2,365.00	2,365.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Greenwich, 4s, 1915, \$	2,000.00	2,000.00	2,020.00
Borough of Greenwich, 4s, 1922, .	31,000.00	31,000.00	31,930.00
Totals, \$	33,000.00	33,000.00	33,950.00
RAILROAD BONDS.			
Chic., R. I. & Pac., genls., 4s, 1988, \$	40,000.00	40,000.00	40,250.00

GREENWICH SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,723; total amount,	\$298,959.95
2	Number of depositors having \$1,000 and not over \$2,000,	162; total amount,	198,362.57
3	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	187,263.27
4	Number of depositors having over \$10,000,	1; total amount,	11,571.78
5	Total number of depositors,	1,944; total deposits,	\$696,157.57
6	Largest amount due a single depositor,		11,571.78
7	Number of accounts opened during the past year, 514; number closed, 259; increase, 255.		
8	Amount deposited, including interest credited, during the past year,		429,317.06
9	Amount withdrawn during the past year,		333,190.76
10	Amount of increase,		96,126.32
11	Total of interest and profit and loss, and rent accounts per last report,	\$9,936.62	
12	Amount of income received during the year,	31,888.63—	41,825.25
13	Total expenses, including salaries during the year,	2,605.47	
14	State tax during the year,	1,235.46	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	125.00	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	10,871.91	
	2 per cent. paid July 1, 1906; amount,	11,353.24	
19	Net amount carried to surplus,	1,452.76	
20	Total of interest and profit and loss and rent accounts per this report,	14,181.41—	41,825.25
21	Amount of past-due paper at this time is		50.00
22	Amount of assets yielding no income the past year (monthly average),		9,488.86
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 5, 1906.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July 5, 1906.		

OFFICERS.—President, Robert M. Bruce; Treasurer, Charles E. Merritt; 1st Vice-President, John Dayton; 2d Vice-President, Willis H. Wilcox; Directors or Trustees, Benjamin Wright, Elbert A. Selleck, Henry Webb, Erwin Edwards, Frederick A. Hubbard, Amos W. Avery, George H. Dayton, James R. Mead, Augustus I. Mead, Charles A. Brooks, N. A. Knapp, Abram N. Mead, Lyndon H. Stevens, Wilbur H. Wright.

* 3½ per cent. per annum on excess of \$1,000.

GROTON SAVINGS BANK, MYSTIC.

HENRY B. NOYES, JR., Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$376,850.00	Whole amount of deposits, \$1,192,352.18	
Town, city, and borough notes and orders, . . .	15,000.00	Surplus account, . . .	37,714.15
Town, city, school district, and corporation bonds, . . .	308,000.00		
Railroad bonds, . . .	430,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, . . .	6,000.00		
Bank stocks in other states, . . .	43,000.00		
Real estate by foreclosure, . . .	15,507.65		
Cash in banks, . . .	30,708.68		
Total assets, . . .	\$1,230,066.33	Total liabilities, . . .	\$1,230,066.33

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Groton, \$	15,000.00	15,000.00	15,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . \$	5,000.00	5,000.00	9,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
New Britain, Conn., 4s, 1932, \$	15,000.00	15,000.00	15,600.00
Los Angeles, Cal., 4s, 1932-38,	25,000.00	25,000.00	26,000.00
Denver, Col., city & county, 5s, 1919,	15,000.00	15,000.00	16,650.00
Pueblo, " 4½s, 1914,	10,000.00	10,000.00	10,400.00
Muskegon, Mich., 4s, 1934,	10,000.00	10,000.00	10,300.00
West Duluth, Minn., 6s, 1911,	5,000.00	5,000.00	5,400.00
Omaha, Neb., 4½s, 1933,	20,000.00	20,000.00	22,000.00
Atlantic City, N. J., 4s, 1930-31,	25,000.00	25,000.00	25,000.00
East Orange, " 4s, 1933,	20,000.00	20,000.00	20,400.00
New York, N. Y., 4s, 1936,	10,000.00	10,000.00	10,200.00
N. Y. (Gravesend), N. Y., 5s, 1934,	8,000.00	8,000.00	9,600.00
Canton, Ohio, 4s, 1924,	10,000.00	10,000.00	10,300.00
Columbus, " 4s, 1935,	15,000.00	15,000.00	15,600.00
Cleveland, " 4s, 1925,	35,000.00	35,000.00	36,050.00
Springfield, " 4½s, 1925,	20,000.00	20,000.00	22,000.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Hamilton, Ohio, 4½s, 1920, \$	10,000.00	10,000.00	10,700.00
Toledo, " 4s, 1919,	50,000.00	50,000.00	51,000.00
Pawtucket, R. I., 4s, 1934,	5,000.00	5,000.00	5,200.00
Totals, \$	308,000.00	308,000.00	322,400.00
RAILROAD BONDS.			
Brunswick & Western, 4s, 1938, \$	10,000.00	10,000.00	10,000.00
Cleve. & Mahoning Valley, 5s, 1938,	20,000.00	20,000.00	23,600.00
Cent. R. R. of New Jersey, 5s, 1987,	30,000.00	30,000.00	37,900.00
Charleston & Savannah, 7s, 1936,	30,000.00	30,000.00	45,000.00
Chic., Milwaukee & St. Paul:—			
Chicago & L. Sup. Div., 5s, 1921,	5,000.00	5,000.00	5,500.00
La Crosse & Dav. Div., 5s, 1919,	10,000.00	10,000.00	10,800.00
Wisconsin & Minn. Div., 5s, 1921,	10,000.00	10,000.00	11,000.00
Chic. & Pac. West. Div., 5s, 1921,	10,000.00	10,000.00	11,250.00
Chic., R. I. & Pacific, 4s, 1988,	20,000.00	20,000.00	20,200.00
Burl. Cedar Rap. & No., 5s, 1934,	40,000.00	40,000.00	46,400.00
Chic. & East. Illinois, 5s, 1937,	15,000.00	15,000.00	17,700.00
Chic. & Indiana Coal, 5s, 1936,	15,000.00	15,000.00	17,250.00
Chic., St. P., Minn. & O., 6s, 1930,	55,000.00	55,000.00	72,050.00
St. P. & Sioux City, 6s, 1919,	10,000.00	10,000.00	11,800.00
Chic., St. L. & N. Orleans, 5s, 1951,	15,000.00	15,000.00	18,150.00
N. Y., N. H. & Hartford, 4s, 1954,	10,000.00	10,000.00	10,400.00
N. Y., Phila. & Norfolk, 4s, 1939,	10,000.00	10,000.00	10,400.00
St. Paul, Minn. & Man., 6s, 1933,	50,000.00	50,000.00	66,000.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,000.00
Eastern Minnesota, 4s, 1948,	15,000.00	15,000.00	15,600.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	28,250.00
St. L., Iron Mt. & South., 5s, 1931,	15,000.00	15,000.00	16,800.00
Sunbury, Haz. & Wilkes., 5s, 1928,	5,000.00	5,000.00	5,100.00
Totals, \$	430,000.00	430,000.00	516,050.00
BANK STOCKS.			
120 shares Mystic River Nat., Mystic, \$	6,000.00	6,000.00	8,400.00
30 " Bowery, New York,	3,000.00	3,000.00	9,600.00
70 " Pacific, " "	3,500.00	3,500.00	8,400.00
180 " Peoples, " "	4,500.00	4,500.00	14,625.00
30 " Bk. of the Metropolis, " "	3,000.00	3,000.00	12,000.00
30 " Imp. & Traders Nat., " "	3,000.00	3,000.00	16,500.00
150 " Hanover " " "	15,000.00	15,000.00	75,000.00
40 " Fourth " " "	4,000.00	4,000.00	8,480.00
40 " Citizens Central " " "	4,000.00	4,000.00	5,720.00
60 " Merchants Exch. " " "	3,000.00	3,000.00	5,100.00
Totals, \$	49,000.00	49,000.00	163,825.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,895; total amount,	\$445,021.96
2	Number of depositors having \$1,000 and not over \$2,000,	126; total amount,	255,263.04
3	Number of depositors having over \$2,000 and not over \$10,000,	182; total amount,	465,558.26
4	Number of depositors having over \$10,000,	2; total amount,	26,508.92
5	Total number of depositors,	2,205; total deposits,	\$1,192,352.18
6	Largest amount due a single depositor,		16,351.54
7	Number of accounts opened during the past year, 268; number closed, 233; increase, 35.		
8	Amount deposited, including interest credited, during the past year,		195,354.86
9	Amount withdrawn during the past year,		135,824.24
10	Amount of increase,		59,530.62
11	Total of interest and profit and loss, and rent accounts per last report,	0	
12	Amount of income received during the year,	\$62,130.83—	62,130.83
13	Total expenses including salaries during the year,	2,463.58	
14	State tax during the year,	1,912.80	
15	Town and City taxes and assessments paid,	667.37	
16	Net amount of premiums charged off,	12,171.10	
17	All other amounts charged off,	218.26	
18	Dividends, 2 per cent. paid April 1, 1906; amount,	22,098.35	
	2 per cent. paid Oct. 1, 1906; amount,	22,599.37	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	0—	62,130.83
	Amount charged off from surplus account,		549.24
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,160.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		26,700.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, in July.		

OFFICERS.—President, Henry B. Noyes; Treasurer, Henry B. Noyes, Jr.; Directors or Trustees, John O. Fish, Wm. E. Wheeler, John A. Rathbun, Henry B. Noyes, Jr., Frederic Dennison.

GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$256,386.24	Whole amount of deposits, . .	\$480,681.10
Loans on collateral security, . .	15,147.07	Surplus account, . .	16,500.00
Loans on personal security only, . .	3,065.00	Interest account, less current expenses and taxes paid, . .	4,112.99
Town, city, and borough notes and orders, . .	34,430.00	Profit and loss account, . .	1,402.09
School district notes and orders, . .	7,325.00	Rent account, . .	15.00
Town, city, school district, and corporation bonds, . .	45,000.00		
Railroad bonds, . .	95,250.00		
Bank stocks in Connecticut, . .	20,826.00		
Real estate by foreclosure, . .	949.43		
Insurance and taxes advanced on real estate mortgaged, . .	24.60		
Cash in banks, . .	24,167.25		
Cash in vault, . .	140.59		
Total assets, . .	\$502,711.18	Total liabilities, . .	\$502,711.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Guilford, \$	31,800.00	31,800.00	31,800.00
Town of Killingworth,	800.00	800.00	800.00
Borough of Guilford,	1,830.00	1,830.00	1,830.00
Totals, \$	34,430.00	34,430.00	34,430.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District, Guilford, . . \$	7,325.00	7,325.00	7,325.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Duluth, Minn., 4s, 1920, \$	4,000.00	4,000.00	4,100.00
“ Portland, Ore., 5s, 1923, . .	5,000.00	5,000.00	5,400.00
“ Col. Springs, Col., 4s, 1910-13, . .	5,000.00	5,000.00	5,000.00

GUILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Col. Springs, Col., 4s, 1915-18, \$	5,000.00	5,000.00	5,000.00
“ Muskegon, Mich., 4s, 1916-18,	6,000.00	6,000.00	6,200.00
“ Canton, Ohio, 4½s, 1911,	5,000.00	5,000.00	5,300.00
“ Chicago, Ill., 4s, 1920,	5,000.00	5,000.00	5,150.00
“ Los Angeles, Cal., 4s, 1940,	5,000.00	5,000.00	5,200.00
Town of Southington, Ct., 4s, 1917,	5,000.00	5,000.00	5,100.00
Totals, \$	45,000.00	45,000.00	46,450.00
RAILROAD BONDS.			
Balt. & Cumb. Val. Ex., 6s, 1931, \$	4,000.00	4,000.00	4,700.00
Northwestern Union, 7s, 1917,	3,500.00	3,500.00	4,300.00
Chicago, Mil. & St. Paul:—			
Fargo & S. Division, 6s, 1924,	3,000.00	3,000.00	4,000.00
So. Minn. Division, 6s, 1910,	3,000.00	3,000.00	3,180.00
Chicago & Pacific Div., 6s, 1910,	2,000.00	2,000.00	2,150.00
St. P., M. & M., Dakota Ex., 6s, 1910,	2,000.00	2,000.00	2,200.00
Minneapolis & St. L., rfg., 4s, 1949,	20,000.00	20,000.00	19,800.00
Montana Central, 6s, 1937,	12,000.00	14,600.00	15,720.00
Montana Central, 5s, 1937,	5,000.00	5,850.00	5,900.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	5,000.00	5,000.00	5,850.00
Potomac Valley, 5s, 1941,	10,000.00	10,600.00	11,500.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	5,000.00	4,700.00	4,700.00
Genesee & Wyoming, 5s, 1929,	7,000.00	7,000.00	7,700.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,000.00	5,800.00
Conn. Ry. & Lighting Co., 4½s, 1951,	5,000.00	5,000.00	5,050.00
Totals, \$	91,500.00	95,250.00	102,550.00
BANK STOCKS.			
20 shares First National, Meriden, \$	2,000.00	2,000.00	4,000.00
10 “ New Britain Nat., New Britain,	1,000.00	1,000.00	1,800.00
30 “ First “ Norwich,	3,000.00	2,876.00	2,876.00
68 “ Yale “ New Haven,	6,800.00	6,800.00	9,180.00
25 “ Merchants “ “	1,250.00	1,250.00	1,750.00
33 “ Second “ “	3,300.00	3,300.00	6,600.00
36 “ Guilford “ Guilford,	3,600.00	3,600.00	3,780.00
Totals, \$	20,950.00	20,826.00	29,986.00

GUILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,503; total amount,	\$276,387.00
2	Number of depositors having \$1,000 and not over \$2,000,	113; total amount,	141,095.13
3	Number of depositors having over \$2,000 and not over \$10,000,	24; total amount,	63,198.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,640; total deposits,	\$490,681.10
6	Largest amount due a single depositor,		4,359.09
7	Number of accounts opened during the past year, 269; number closed, 161; increase, 108.		
8	Amount deposited, including interest credited, during the past year,		147,883.84
9	Amount withdrawn during the past year,		92,254.45
10	Amount of increase,		55,629.39
11	Total of interest and profit and loss, and rent accounts per last report,	\$4,723.91	
12	Amount of income received during the year,	25,614.70—	30,338.61
13	Total expenses, including salaries during the year,	1,493.18	
14	State tax during the year,	886.76	
15	Town and City taxes and assessments paid,	15.04	
16	Net amount of premiums charged off,	5,136.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	7,940.44	
	2 per cent. paid July 1, 1906; amount,	8,337.11	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	5,530.08—	30,338.61
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,553.47
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		6%
28	Net income from foreclosed real estate during the past year,		56.96
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in October.		

OFFICERS.—President, E. H. Butler; Treasurer, Charles Griswold; Directors or Trustees, E. H. Butler, Edward Elliott, Chas. Griswold, Joseph E. Dudley, Washington E. Griswold, E. Walter Leete, Chas. H. Post, Calvin M. Leete, A. Miner Leete, Edward Long, Wm. L. Stone, Fred C. Spencer, R. H. Woodruff, Geo. H. Bartlett, Baldwin C. Dudley, Geo. B. Munger, John H. Meigs, Frank C. Dowd, Samuel G. Redfield, Geo. L. Ford, Charles Page, E. E. Post, Sturges G. Redfield, Frank E. Smith, John R. Monroe.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,390.21	Whole amount of deposits, . . .	\$18,917.31
Loans on collateral security, . . .	8.92	Surplus account, . . .	1,822.58
Loans on personal security only, . . .	223.00	Interest account, less current expenses and taxes paid, . . .	251.25
Town, city, and borough notes and orders, . . .	3,075.00	Profit and loss account, . . .	2,662.24
School district notes and orders, . . .	1,601.52		
Bank stocks in Connecticut, . . .	2,400.00		
Corporation stock, . . .	500.00		
Cash in banks, . . .	6,869.39		
Cash in vault, . . .	585.34		
Total assets, . . .	\$23,653.38	Total liabilities, . . .	\$23,653.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Haddam, Conn., \$	3,075.00	3,075.00	3,075.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Higganum School District No. 2, Haddam, Conn., \$	1,601.52	1,601.52	1,601.52
BANK STOCKS.			
20 shares Conn. T. & S. Dep. Co., Hfd., \$	2,000.00	2,000.00	5,000.00
4 " City Bank, " "	400.00	400.00	400.00
Totals, \$	2,400.00	2,400.00	5,400.00

HIGGANUM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	57; total amount,	\$5,810.39
2	Number of depositors having \$1,000 and not over \$2,000,	1; total amount,	1,008.33
3	Number of depositors having over \$2,000 and not over \$10,000,	4; total amount,	12,098.59
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	62; total deposits,	\$18,917.31
6	Largest amount due a single depositor,		4,368.26
7	Number of accounts opened during the past year, 4; number closed, 3; increase, 1.		
8	Amount deposited, including interest credited, during the past year,		5,917.50
9	Amount withdrawn during the past year,		1,789.84
10	Amount of increase,		4,127.66
11	Total of interest and profit and loss, and rent accounts per last report,	\$2,485.49	
12	Amount of income received during the year,	1,236.70—	3,722.19
13	Total expenses, including salaries during the year,	213.68	
14	State tax during the year,	1.00	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Dec. 31, 1905; amount,	283.10	
	2 per cent. paid June 30, 1906; amount,	310.92	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	2,913.49—	3,722.19
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		950.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in August.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in August.		

OFFICERS.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors or Trustees, George M. Clark, Thomas J. Clark, George B. Hubbard, Orlando Burr, Ralph E. Thayer, Frederick Kelsey, Clement S. Hubbard.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1888.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,060.00	Whole amount of deposits, . . .	\$9,793.51
Cash in banks,	2,436.80	Surplus account,	640.05
		Interest account, less current expenses and taxes paid,	42.79
		Profit and loss account,	20.45
Total assets,	\$10,496.80	Total liabilities,	\$10,496.80

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	107; total amount,	\$5,952.59
2	Number of depositors having \$1,000 and not over \$2,000,	0; total amount,	0
3	Number of depositors having over \$2,000, and not over \$10,000,	1; total amount,	3,840.92
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	108; total deposits,	\$9,793.51
6	Largest amount due a single depositor,		3,840.92
7	Number of accounts opened during the past year, 18; number closed, 2; increase, 16.		
8	Amount deposited, including interest credited, during the past year,		8,183.21
9	Amount withdrawn during the past year,		5,624.15
10	Amount of increase,		2,559.06
11	Total of interest and profit and loss and rent accounts per last report,	\$138.72	
12	Amount of income received during the year,	427.99—	566.71
13	Total expenses, including salaries during the year,	78.64	
14	State tax during the year,	1.00	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	115.72	
	2 per cent. paid July, 1906; amount,	123.10	
19	Net amount carried to surplus,	185.01	
20	Total of interest and profit and loss and rent accounts per this report,	63.24—	566.71
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		1,100.00

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS. — President, James Spargo; Treasurer, J. F. Noble, Directors or Trustees, G. C. Waldo, Frank Wilson, Theo. D. Leavenworth, Zalmon Goodsell, George Toomey, Alex. Levery.

JEWETT CITY SAVINGS BANK.

FRANK E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$311,282.00	Whole amount of deposits, .	\$992,536.40
Loans on collateral security, .	103,680.00	Surplus account, . . .	50,000.00
Loans on personal security only,	45,455.00	Profit and loss account, .	9,601.17
Town and borough notes, .	31,250.00	Rent account,	339.07
School district notes, . .	200.00		
Town, city, and borough bonds,	204,000.00		
Railroad bonds,	194,000.00		
Bank stocks in Connecticut, .	79,850.00		
Bank stocks in other states, .	11,000.00		
Real estate by foreclosure, .	6,886.05		
Banking house,	7,000.00		
Taxes advanced on real estate mortgaged, . . .	29.11		
Cash in banks,	50,643.35		
Cash in vault,	7,201.13		
Total assets,	\$1,052,476.64	Total liabilities, . . .	\$1,052,476.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES.			
Town of Griswold, Conn., . . . \$	19,000.00	19,000.00	19,000.00
Bor. of Jewett City, Conn., . . .	12,250.00	12,250.00	12,250.00
Totals, \$	31,250.00	31,250.00	31,250.00
SCHOOL DISTRICT NOTES.			
12th School Dist. of Griswold, Conn., \$	200.00	200.00	200.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Griswold, Conn., 3½s, 1920, \$	60,000.00	60,000.00	60,000.00
" Groton, " 4s, 1907-11, .	15,000.00	15,000.00	15,000.00
" Middletown, " 4s, 1910, .	5,000.00	5,000.00	5,000.00
" Norwalk, " 4s, 1921, .	10,000.00	10,000.00	10,300.00
Bor. of Danbury, " 4s, 1909, .	5,000.00	5,000.00	5,000.00
" Jewett City, " 3½s, 1933, .	15,000.00	15,000.00	15,000.00
City of Colo. Spgs., Colo., 4s, 1925, .	20,000.00	20,000.00	20,000.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS.—CONTINUED.			
City of Duluth, Minn., 4s, 1910, \$	5,000.00	5,000.00	5,000.00
“ Kansas City, Mo., 4s, 1910,	4,000.00	4,000.00	4,000.00
“ Minneapolis, “ 4s, 1919,	10,000.00	10,000.00	10,000.00
“ Norwich, Conn., 5s, 1908,	15,000.00	15,000.00	15,400.00
“ Paterson, N. J., 4s, 1910,	10,000.00	10,000.00	10,100.00
“ Paterson, “ 4s, 1939,	10,000.00	10,000.00	10,400.00
“ Terre Haute, Ind., 4½s, 1907,	10,000.00	10,000.00	10,100.00
“ Tacoma, Wash., 5s, 1913,	10,000.00	10,000.00	10,500.00
Totals, \$	204,000.00	204,000.00	205,800.00
RAILROAD BONDS.			
Chic., Bur. & Q., Ill. Div., 4s, 1949, \$	20,000.00	20,000.00	20,300.00
Chic., Mil. & St. Paul:—			
So. Minn. Division, 6s, 1910,	3,000.00	3,000.00	3,300.00
C. & P. W. Division, 5s, 1921,	10,000.00	10,000.00	11,000.00
Chicago, R. I. & Pacific, 4s, 1988,	40,000.00	40,000.00	43,000.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00
Ill. C., Louis. Div. & T., 3½s, 1953,	15,000.00	15,000.00	15,000.00
Joliet & Northern Ind., 7s, 1907,	15,000.00	15,000.00	15,500.00
Mineral Range, 5s, 1931,	19,000.00	19,000.00	21,500.00
Minneapolis & St. Louis, 4s, 1949,	30,000.00	30,000.00	31,000.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,200.00
Oswego & Rome, 7s, 1915,	7,000.00	7,000.00	8,500.00
Staten Island, 4½s, 1943,	20,000.00	20,000.00	21,000.00
Totals, \$	194,000.00	194,000.00	206,300.00
BANK STOCKS.			
50 shares City Bank, Hartford, \$	5,000.00	5,000.00	5,000.00
50 “ Hartford Nat., “	5,000.00	5,000.00	7,000.00
50 “ First Nat., Middletown,	5,000.00	5,000.00	5,500.00
140 “ Nat. Bk. of Com., N. London,	14,000.00	14,000.00	17,000.00
75 “ First Nat., Norwich,	7,500.00	7,500.00	5,825.00
275 “ Thames Nat., Norwich,	27,500.00	31,350.00	46,750.00
100 “ Uncas Nat., Norwich,	10,000.00	10,000.00	10,000.00
20 “ First Nat., Stonington,	2,000.00	2,000.00	2,400.00
100 “ Chatham Nat., New York,	2,500.00	8,500.00	7,625.00
25 “ Citizens Cent. Nat., “	2,500.00	2,500.00	4,000.00
Totals, \$	81,000.00	90,850.00	110,900.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,616; total amount,	\$333,912.30
2	Number of depositors having \$1,000 and not over \$2,000,	181; total amount,	235,737.34
3	Number of depositors having over \$2,000 and not over \$10,000,	113; total amount,	371,400.55
4	Number of depositors having over \$10,000,	4; total amount,	51,486.21
5	Total number of depositors,	1,914; total deposits,	\$992,536.40
6	Largest amount due a single depositor,		14,533.24
7	Number of accounts opened during the past year, 292; number closed, 293; decrease, 1.		
8	Amount deposited, including interest credited, during the past year,		178,676.03
9	Amount withdrawn during the past year,		143,919.87
10	Amount of increase,		34,756.16
11	Total of interest and profit and loss, and rent accounts per last report,	\$7,039.14	
12	Amount of income received during the year,	49,165.10—	56,204.24
13	Total expenses, including salaries, during the year,	4,054.94	
14	State tax during the year,	1,759.57	
15	Town and City taxes and assessments paid,	192.85	
16	Net amount of premiums charged off,	300.00	
17	All other amounts charged off,	2,503.26	
18	Dividends, 2 per cent. paid Apr. 1, 1906; amount,	18,603.84	
	2 per cent. paid Oct. 1, 1906; amount,	18,849.54	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	9,940.24—	56,204.24
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,600.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		20,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		22,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5.79%
28	Net income from foreclosed real estate during the past year,		399.19
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.		

OFFICERS. — President, James O. Sweet; Vice-Presidents, Edward M. Anthony, John C. Hawkins; Secretary and Treasurer, Frank E. Robinson; Directors, Elias H. Chapman, James E. Fuller, Edward F. Burleson, Clark W. Reynolds, Frank E. Robinson, Daniel L. Phillips, Adelbert R. Young.

THE LITCHFIELD SAVINGS SOCIETY.

CHARLES H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$450,772.50	Whole amount of deposits, \$1,688,439.35
Loans on collateral security, 161,565.00	Surplus account, . . . 55,000.00
Loans on personal security only, 34,225.00	Interest account, less current expenses and taxes paid, 56,663.58
Town, city, and borough notes and orders, . . . 8,000.00	
Town, city, school district, and corporation bonds, . . 409,000.00	
Railroad bonds, 556,518.75	
Bank stocks in Connecticut, . 79,840.00	
Bank stocks in other states, 42,523.50	
Real estate by foreclosure, . 700.00	
Insurance and taxes advanced on real estate, . . 551.47	
Cash in banks, 56,406.71	
Total assets, . . . \$1,800,102.93	Total liabilities, . . . \$1,800,102.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Litchfield orders, . . . \$	5,000.00	5,000.00	5,000.00
Town of Morris orders,	500.00	500.00	500.00
Borough of Litchfield notes, . .	2,500.00	2,500.00	2,500.00
Totals, \$	8,000.00	8,000.00	8,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 4s, 1896-1901, \$	60,000.00	60,000.00	60,000.00
" Litchfield, " 4s, 1906,	20,000.00	20,000.00	20,000.00
" Windham, " 4s, 1925,	10,000.00	10,000.00	10,000.00
City Duluth, Minn., Park, 4s, 1921,	8,000.00	8,000.00	8,000.00
" Minneapolis, Minn.:—			
Imp. Water Wks., 4s, 1920,	40,000.00	40,000.00	40,800.00
Park, 4s, 1922,	12,000.00	12,000.00	12,240.00
" Toledo, Ohio, Bridge, 4½s, 1913,	5,000.00	5,000.00	5,150.00
" Toledo, O., Pk. Imp., 4s, 1922,	6,000.00	6,000.00	6,090.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City St. Paul, Minn., 4½s, 1917, \$	10,000.00	10,000.00	10,575.00
“ Chic., Ill., Col. Fair, 4s, 1921,	35,000.00	35,000.00	35,350.00
“ Topeka, Kan., 5s, 1910,	25,000.00	25,000.00	25,625.00
“ Pawtucket, R. I., Sew., 4s, 1934,	10,000.00	10,000.00	10,000.00
“ Kan. City, Mo., Jmt., 4½s, 1915,	15,000.00	15,000.00	15,600.00
“ Omaha, Neb., City H., 5s, 1911,	10,000.00	10,000.00	10,400.00
“ Portland, Ore., Wat., 5s, 1923,	6,000.00	6,000.00	6,705.00
“ Bridge, 5s, 1925,	17,000.00	17,000.00	19,187.00
“ Woonsocket, R. I., fdg., 4s, 1927,	30,000.00	30,000.00	30,000.00
“ Los Angeles, Cal., F. D., 4s, 1923,	1,000.00	1,000.00	1,000.00
“ Tunnel, 4s, 1926-32,	39,000.00	39,000.00	39,000.00
“ Omaha, Neb., Renew., 4½s, 1924,	20,000.00	20,000.00	21,480.00
“ Linc'n, Neb., city P., 4½s, 1914,	20,000.00	20,000.00	20,600.00
“ Pawtucket, R. I., Gen. & H., 4s, 1923,	10,000.00	10,000.00	10,000.00
Totals, \$	409,000.00	409,000.00	417,782.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Mineral Point Division, 5s, 1910, \$	20,000.00	20,000.00	20,350.00
IaCrosse & Dav. Div., 5s, 1919,	25,000.00	25,000.00	27,156.00
Hastings & Dakota Div., 7s, 1910,	20,000.00	20,000.00	21,600.00
Southern Minn. Div., 6s, 1910,	6,000.00	6,000.00	6,300.00
Ott., Ced. Falls & St. P., 5s, 1909,	10,000.00	10,000.00	10,012.00
N. Y., Prov. & Boston, 4s, 1942,	13,000.00	13,000.00	13,260.00
Pitta., McK. & Yough., 6s, 1932,	4,000.00	4,000.00	5,105.00
Terre Haute & Ind., 5s, 1925,	10,000.00	10,000.00	10,600.00
Staten Island, 4½s, 1943,	24,000.00	24,000.00	22,320.00
Illinois Cent., Spfld. Div., 3½s, 1951,	50,000.00	50,000.00	40,500.00
Clearfield & Mah., Guar., 5s, 1943,	25,000.00	25,000.00	28,250.00
Chic., R. I. & Pacific, Gen., 4s, 1988,	110,000.00	110,000.00	110,550.00
Balt. & Cumb., Val. Ex., 6s, 1931,	5,000.00	5,000.00	5,850.00
St. P., Minn. & Man., Con., 4½s, 1933,	20,000.00	20,000.00	21,700.00
Minn. & St. L., 1st & Ref., 4s, 1949,	10,000.00	10,000.00	9,325.00
St. P., M. & M., Mont. Ex., 4s, 1937,	30,000.00	30,000.00	30,600.00
Montana Central, 6s, 1937,	30,000.00	30,000.00	39,600.00
N. Y., N. H. & H., Har. R., 4s, 1954,	10,000.00	10,000.00	10,250.00
Chic., St. Louis & New Or.:—			
Con. Guar., 5s, 1951,	15,000.00	15,000.00	18,075.00
Chic., Hammond & West., 6s, 1927,	25,000.00	25,000.00	29,500.00
St. L., Iron Mt. & Southern:—			
Gen. Con. & L. G., 5s, 1931,	25,000.00	25,000.00	28,500.00
Con. Ry. Co., Deb., 4s, 1954,	30,000.00	29,518.75	28,950.00
Danbury & Norwalk, ref., 4s, 1955,	20,000.00	20,000.00	20,400.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y., N. H. & H., Deb., 4s, 1955, \$	10,000.00	10,000.00	10,050.00
Chic. & Ind. Coal, 1st m., 5s, 1936,	10,000.00	10,000.00	11,500.00
Totals, \$	557,000.00	556,518.75	580,303.00
BANK STOCKS.			
110 shares Waterbury Nat., Waterbury, \$	5,500.00	8,250.00	8,800.00
120 " Citizens " "	12,000.00	15,000.00	15,600.00
10 " Birmingham " Derby,	1,000.00	1,500.00	1,500.00
112 " Phoenix " Hartford,	11,200.00	13,000.00	14,000.00
100 " Hartford " "	10,000.00	13,500.00	14,300.00
42 " Far. & Mech. " "	4,200.00	4,600.00	4,620.00
21 " State, " "	2,100.00	2,100.00	3,360.00
25 " National Exch., " "	1,250.00	1,500.00	1,625.00
21 " American Nat., " "	1,050.00	1,300.00	1,470.00
50 " First " "	5,000.00	5,500.00	7,500.00
25 " Charter Oak " "	2,500.00	2,250.00	3,375.00
55 " First Nat., Litchfield,	5,500.00	4,540.00	5,500.00
10 " Yale " New Haven,	1,000.00	1,100.00	1,380.00
15 " Nat. Tradesmen's, " "	1,500.00	2,000.00	2,700.00
31 " City, " "	3,100.00	3,700.00	4,588.00
45 " National Park, New York,	4,500.00	12,000.00	20,925.00
20 " American Ex. Nat., " "	2,000.00	3,200.00	5,040.00
20 " Imp. & Traders " "	2,000.00	10,000.00	11,200.00
40 " Mechanics " "	4,000.00	4,506.50	9,800.00
18 " Fourth " "	1,800.00	2,930.00	3,780.00
11 " First " "	1,100.00	3,000.00	7,480.00
25 " Nat. Bk. of Com., " "	2,500.00	5,137.00	4,600.00
7 " Bank of America, " "	700.00	1,750.00	3,640.00
Totals, \$	85,500.00	122,363.50	156,783.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,504; total amount,	\$539,358.03
2	Number of depositors having \$1,000 and not over \$2,000,	310; total amount,	414,774.58
3	Number of depositors having over \$2,000 and not over \$10,000,	185; total amount,	663,234.67
4	Number of depositors having over \$10,000,	6; total amount,	71,072.07
5	Total number of depositors,	3,005; total deposits,	\$1,688,439.35

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$17,765.93	
7	Number of accounts opened during the past year, 296; number closed, 226; increase, 70.		
8	Amount deposited, including interest credited, during the past year,	281,831.60	
9	Amount withdrawn during the past year,	183,390.67	
10	Amount of increase,	98,440.93	
11	Total of interest and profit and loss, and rent accounts per last report,	\$63,074.70	
12	Amount of income received during the year,	78,111.52—	139,186.22
13	Total expenses, including salaries during the year,	4,235.20	
14	State tax during the year,	3,520.67	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	6,532.50	
17	All other amounts charged off,	108.00	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	31,114.86	
	2 per cent. paid July 1, 1906; amount,	32,011.41	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	56,663.58—	139,186.22
21	Amount of past-due paper at this time is	12,600.00	
22	Amount of assets yielding no income the past year,	30,035.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	15,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	25,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	43,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%	
28	Net income from foreclosed real estate during the past year,	35.00	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in June.		

OFFICERS.—President, George M. Woodruff; Treasurer, Charles H. Coit; Directors or Trustees, George M. Woodruff, president, *ex officio*, George Kenny, vice-president, *ex officio*; Charles H. Coit, treasurer, *ex officio*; Almon E. Fuller, John T. Hubbard, William T. Marsh, James Woodruff, W. Jerome Bissell.

MARINERS SAVINGS BANK, NEW LONDON.

P. LEROY HARWOOD, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$1,181,415.00	Whole amount of deposits, \$3,373,519.95
Loans on collateral security, 121,425.00	Surplus account, . . . 127,500.00
Loans on personal security only, . . . 650.00	Interest account, less current expenses and taxes paid, . . . 13,278.61
Town, city, and borough notes and orders, . . 40,000.00	Profit and loss account, . 69,650.24
Town, city, school district, and corporation bonds, 618,750.00	Bills payable, . . . 10,000.00
Railroad bonds, . . . 1,466,125.00	
Railroad stocks, . . . 6,575.00	
Bank stocks in Connecticut, 80,000.00	
Banking house, . . . 66,893.60	
Cash in banks, . . . 11,454.27	
Cash in vault, . . . 660.93	
Total assets, . . . \$3,593,948.80	Total liabilities, . . . \$3,593,948.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Waterford, Conn., . . . \$	40,000.00	40,000.00	40,000.00
RAILROAD STOCKS.			
147 shares Pere Marquette, pref., . \$	14,700.00	6,575.00	9,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Waterford, Conn., 4s, 1907, \$	30,000.00	30,000.00	30,000.00
Glastonbury, " 4s, 1923,	35,000.00	35,000.00	36,312.50
Waterbury, " 4s, 1928,	30,000.00	31,800.00	32,100.00
Glastonbury, " 4s, 1918,	6,000.00	6,000.00	6,150.00
Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	20,850.00
Hoboken, N. J., 4s, 1917,	43,000.00	43,000.00	44,290.00
Columbus, Ohio, 4½s, 1921,	50,000.00	51,300.00	55,000.00
Columbus, " 4s, 1910,	50,000.00	50,000.00	50,625.00
Hamilton, " 5s, 1909,	20,000.00	20,400.00	21,000.00
Paducah, Ky., 4½s, 1928,	20,000.00	20,000.00	20,700.00
Muncie, Ind., 5½s, 1915,	15,000.00	15,000.00	16,350.00

MARINERS SAVINGS BANK, NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.				
Sioux City, Iowa,	4½s, 1916,	\$ 20,000.00	20,000.00	20,000.00
Superior, Wis.,	6s, 1910,	25,000.00	25,000.00	25,000.00
Pawtucket, R. I.,	4s, 1921,	21,000.00	22,100.00	21,630.00
Omaha, Neb.,	5s, 1909,	25,000.00	25,400.00	25,875.00
Omaha, "	4½s, 1910,	3,000.00	3,000.00	3,082.50
Tacoma, Wash.,	5s, 1913,	50,000.00	50,000.00	52,750.00
Albina, Ore.,	6s, 1921,	15,000.00	17,300.00	18,750.00
Colorado Springs, Col.,	4s, 1918,	25,000.00	25,000.00	25,000.00
Pueblo, "	4½s, 1918,	15,000.00	15,700.00	15,700.00
Canton, Ohio,	4½s, 1918,	2,800.00	2,800.00	2,940.00
Canton, "	4½s, 1923,	12,000.00	12,900.00	12,960.00
Omaha, Neb.,	4½s, 1934,	15,000.00	15,900.00	16,950.00
Portland, Ore.,	5s, 1923,	25,000.00	28,300.00	28,125.00
Portland, "	5s, 1925,	5,000.00	5,600.00	5,625.00
Canton, Ohio,	4s, 1928,	2,000.00	2,000.00	2,100.00
Akron, "	5s, 1909-14,	10,400.00	10,900.00	11,024.00
South Omaha, Neb.,	5s, 1909-16,	9,000.00	9,250.00	9,720.00
Paterson, N. J.,	4s, 1928,	5,000.00	5,100.00	5,150.00
Totals,		\$ 604,200.00	618,750.00	635,759.00
RAILROAD BONDS.				
N. Y., Prov. & Boston,	4s, 1942,	\$ 25,000.00	25,300.00	27,000.00
Pitts., Ft. Wayne & Chic.,	7s, 1912,	10,000.00	10,950.00	12,762.50
Sharon Railway,	4½s, 1919,	10,000.00	10,200.00	11,000.00
Chic., R. I. & Pacific,	6s, 1917,	20,000.00	22,200.00	23,525.00
Chic., R. I. & Pacific,	4s, 1988,	100,000.00	104,000.00	102,500.00
Chicago, Mil. & St. Paul:—				
Chicago & Pacific W.,	5s, 1921,	50,000.00	54,150.00	57,500.00
La Crosse & Davenport,	5s, 1919,	20,000.00	20,000.00	22,225.00
Chicago & Mo. Riv.,	5s, 1926,	25,000.00	28,950.00	28,468.75
Chicago & Northwestern:—				
Mil., Lake S. & West.,	6s, 1921,	50,000.00	60,900.00	62,062.50
Mil., Lake S. & West.,	5s, 1929,	15,000.00	17,350.00	17,250.00
Sioux City & Pacific,	3½s, 1936,	85,000.00	81,100.00	79,900.00
Great Northern:—				
St. Paul, Minn. & Man.:—				
Montana Extension,	4s, 1937,	75,000.00	77,850.00	75,750.00
Consol., gold,	4½s, 1933,	125,000.00	138,000.00	137,656.25
Eastern Ry. of Minn.,	4s, 1928,	25,000.00	26,000.00	26,200.00
Montana Central,	5s, 1937,	20,000.00	23,350.00	23,600.00
Montana Central,	6s, 1937,	55,000.00	72,000.00	72,600.00
Willmar & Sioux Falls,	5s, 1938,	10,000.00	11,850.00	11,300.00
Pacific Extension,	4s, 1940,	48,484.84	48,500.00	48,500.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
C., B. & Q., Iowa Div., 4s, 1919, \$	24,000.00	24,000.00	24,360.00
Nebraska Div., 4s, 1927,	25,000.00	25,900.00	25,375.00
Peoria & Pekin Union, 6s, 1921,	28,000.00	33,000.00	32,200.00
Det., Grand Rap. & West., 4s, 1946,	18,500.00	18,500.00	18,500.00
Sunbury & Lewiston, 4s, 1930,	25,000.00	25,000.00	28,250.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	5,550.00	6,293.75
Ill. Cent., Springfield Div., 3½s, 1951,	25,000.00	25,000.00	23,750.00
Omaha Division, 3s, 1951,	1,000.00	775.00	775.00
Minneapolis & St. Louis, 4s, 1949,	40,000.00	40,000.00	38,000.00
Chicago & Eastern Ill., 6s, 1934,	15,000.00	19,800.00	20,082.50
Chicago & Eastern Ill., 5s, 1937,	100,000.00	116,400.00	118,000.00
Burl., Ced. Rap. & N., 5s, 1934,	20,000.00	23,300.00	23,000.00
Burl., Ced. Rap. & N., 5s, 1934,	131,000.00	147,500.00	204,150.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	25,000.00	24,500.00
Chicago & West. Indiana, 6s, 1932,	10,000.00	11,100.00	11,300.00
St. P., Stillwater & T. F., 7s, 1908,	1,000.00	1,000.00	1,050.00
Chic., St. P., M. & O., 3½s, 1930,	15,000.00	14,000.00	13,950.00
Chicago & Northwestern:—			
Northern Illinois, 5s, 1910,	1,000.00	1,000.00	1,050.00
St. Louis, Iron Mt. & So., 4s, 1933,	25,000.00	23,750.00	23,750.00
Chicago & Indiana Coal, 5s, 1936,	15,000.00	17,500.00	17,500.00
Louis. & Nash., 4s, 1940,	5,000.00	5,200.00	4,950.00
N. Y., Phila. & Norfolk, 4s, 1939,	5,000.00	5,200.00	5,100.00
Atlantic Coast Line, 4s, 1952,	25,000.00	25,000.00	25,000.00
Totals, \$	1,352,984.00	1,466,125.00	1,528,666.25
BANK STOCKS.			
200 shares Thames Nat., Norwich, \$	20,000.00	28,000.00	30,000.00
200 " Nat. Bk. of Com., New London,	20,000.00	20,000.00	30,000.00
200 " Union, "	20,000.00	20,000.00	23,000.00
400 " Nat. Whaling, "	10,000.00	12,000.00	22,000.00
Totals, \$	70,000.00	80,000.00	105,000.00

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 4,233; total amount, \$1,257,399.02
- 2 Number of depositors having \$1,000 and not over \$2,000, 621; total amount, 815,493.07
- 3 Number of depositors having over \$2,000 and not over \$10,000, 394; total amount, 1,237,522.51

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

4	Number of depositors having over \$10,000,	5; total amount,	\$63,105.35
5	Total number of depositors,	5,253; total deposits,	\$3,373,519.95
6	Largest amount due a single depositor,		17,274.10
7	Number of accounts opened during the past year, 899; number closed, 750; increase, 149.		
8	Amount deposited, including interest credited, during the past year,		702,617.89
9	Amount withdrawn during the past year,		533,456.56
10	Amount of increase,		169,161.33
11	Total of interest and profit and loss, and rent accounts per last report,	\$76,815.87	
12	Amount of income received during the year,	158,964.06—	235,779.93
13	Total expenses, including salaries during the year,	6,848.38	
14	State tax during the year,	7,308.48	
15	Town and City taxes and assessments paid,	737.62	
16	Net amount of premiums charged off,	10,592.78	
17	All other amounts charged off,	509.81	
18*	Dividends, 2 per cent. paid Mar. 1, 1906; amount,	60,108.70	
	2 per cent. paid Sept. 1, 1906; amount,	61,745.31	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	82,928.85—	235,779.93
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		31,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		650.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.—President, George C. Strong; Treasurer, P. LeRoy Harwood; Directors or Trustees, G. C. Strong, W. H. Allen, W. L. Peckham, T. A. Miner, F. S. Newcomb, John Hopson, Jas. P. Johnston, F. H. Parmelee, A. R. Darrow, E. V. Daboll, C. H. Klinck, C. B. Waller, C. S. Starr, W. T. May, P. LeRoy Harwood.

* 3 per cent. per annum on excess of \$3,000.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,789,740.00	Whole amount of deposits, \$6,315,003.87	
Loans on collateral security, . . .	147,780.00	Surplus account, . . .	174,815.92
Town orders,	10,000.00	Interest account, less current expenses and taxes paid,	110,008.89
School district notes,	26,000.00	Profit and loss account,	2,915.26
Town and city bonds,	486,000.00		
Railroad bonds,	2,577,265.00		
Bank stocks in Connecticut,	144,701.00		
Bank stocks in other states,	16,000.00		
Real estate by foreclosure,	107,093.50		
Cash in banks,	284,461.72		
Cash in vault,	13,702.72		
Total assets,	\$6,602,743.94	Total liabilities,	\$6,602,743.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDER.			
Bolton, \$	10,000.00	10,000.00	10,000.00
SCHOOL DISTRICT NOTES.			
Second North, Hartford, \$	26,000.00	26,000.00	26,000.00
TOWN AND CITY BONDS.			
Bloomfield, 3½s, 1920, \$	31,000.00	31,000.00	31,000.00
Middlefield, 3.65s, 1909,	20,000.00	20,000.00	20,000.00
Denver, Col., 5s, 1919,	50,000.00	50,000.00	55,000.00
Duluth (New D.), Minn., 6s, 1914,	47,000.00	47,000.00	53,110.00
Minneapolis, " 4s, 1917,	50,000.00	50,000.00	50,000.00
Lincoln, Neb., 4s, 1913-19,	50,000.00	50,000.00	50,000.00
Omaha, " 4s, 1907-11,	44,000.00	44,000.00	44,000.00
Omaha, " 4s, 1924,	25,000.00	25,000.00	25,000.00
Omaha, " 5s, 1907,	10,000.00	10,000.00	10,100.00
Omaha, " 5s, 1912,	25,000.00	25,000.00	26,250.00
Paterson, N. J., 4s, 1924,	40,000.00	40,000.00	40,000.00
Paterson, " 4s, 1939,	15,000.00	15,000.00	15,000.00
Paterson, " 4½s, 1910,	50,000.00	50,000.00	50,500.00
Portland (E. Port.), Ore., 6s, 1921,	4,000.00	4,000.00	4,880.00
Portland (Albina), " 6s, 1921,	25,000.00	25,000.00	30,500.00
Totals. \$	486,000.00	486,000.00	505,340.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atch., T. & S. Fé, gen., 4s,	1995, \$	12,000.00	8,400.00	12,000.00
“ “ adjustment, 4s,	1995,	6,500.00	1,950.00	6,240.00
Atlantic Coast Line, 4s,	1952,	25,000.00	25,000.00	24,500.00
Norfolk & Carolina, 5s,	1939,	4,000.00	4,000.00	4,720.00
Northeastern of S. C., 6s,	1933,	3,000.00	3,000.00	3,960.00
Buffalo, Roch. & Pittsburg:—				
Clearfield & Mahoning, 5s,	1943,	50,000.00	52,000.00	59,500.00
Chesapeake & Ohio:—				
Ashland Coal & Iron, 4s,	1925,	50,000.00	50,000.00	50,000.00
Chicago, Burl. & Quincy:—				
Illinois Division, 4s,	1949,	25,000.00	25,000.00	25,000.00
Iowa Division, 4s,	1919,	30,000.00	30,000.00	30,000.00
Iowa Division, 5s,	1919,	30,000.00	30,000.00	33,000.00
Burlington & Mo. River, 6s,	1918,	50,000.00	50,000.00	59,000.00
Chic., Milwaukee & St. Paul:—				
Chic. & Lake Sup. Div., 5s,	1921,	30,000.00	30,000.00	33,000.00
Chicago & Pacific, “ 6s,	1910,	52,000.00	52,000.00	54,600.00
Dubuque “ 6s,	1920,	25,000.00	27,500.00	30,000.00
La Crosse & Dav. “ 5s,	1919,	15,000.00	15,000.00	16,350.00
Southern Minn. “ 6s,	1910,	11,000.00	11,000.00	11,550.00
Southwestern “ 6s,	1909,	15,000.00	15,000.00	15,600.00
Wisconsin & Minn. “ 5s,	1921,	25,000.00	25,500.00	27,500.00
Mil. & No. Div., 1st, 6s,	1910,	7,000.00	7,000.00	7,420.00
Mil. & No. Div., consol., 6s,	1913,	50,000.00	50,000.00	55,500.00
Chicago & Northwestern:—				
Madison Extension, 7s,	1911,	25,000.00	25,000.00	28,000.00
Menominee Extension, 7s,	1911,	20,000.00	20,000.00	22,400.00
C. R. & Mo. R., 3d Div., 7s,	1916,	25,000.00	25,000.00	30,750.00
Chic., St. P., M. & O., 6s,	1930,	50,000.00	59,000.00	65,000.00
Des Moines & Minn., 7s,	1907,	25,000.00	25,000.00	25,000.00
Northwestern Union, 7s,	1917,	30,000.00	30,000.00	37,500.00
Ott., C. Falls & St. P., 5s,	1909,	9,000.00	9,000.00	9,180.00
St. Paul & Sioux City, 6s,	1919,	71,000.00	78,810.00	84,490.00
Chic., R. I. & Pacific, 1st, 6s,	1917,	15,000.00	15,000.00	17,550.00
“ “ gen., 4s,	1988,	75,000.00	75,000.00	75,000.00
Bur., Ced. Rap. & N.:—				
Consol., 5s,	1934,	60,000.00	62,400.00	69,600.00
Ced. R., Ia. Falls & N. W., 5s,	1921,	25,000.00	25,500.00	27,750.00
Chicago & E. Ill., consol., 6s,	1934,	65,000.00	79,300.00	86,450.00
“ “ gen., 5s,	1937,	35,000.00	36,050.00	40,950.00
Chicago & Ind. Coal, 5s,	1936,	100,000.00	107,000.00	117,000.00
Delaware & Hudson Canal:—				
Pennsylvania Division, 7s,	1917,	25,000.00	25,000.00	31,500.00
Rensselaer & Saratoga, 7s,	1921,	10,000.00	12,000.00	13,200.00
Del., Lack. & Western, 7s,	1907,	2,000.00	2,000.00	2,040.00
Morris & Essex, 1st, 7s,	1914,	15,000.00	15,000.00	17,850.00
N. Y., Lack. & Western, 6s,	1921,	5,000.00	5,000.00	6,050.00
Elgin, Joliet & Eastern, 5s,	1941,	50,000.00	52,000.00	59,000.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Erie:—				
Buffalo Creek, 6s, 1907,	\$	17,000.00	17,000.00	17,000.00
Buffalo, N. Y. & Erie, 7s, 1916,		20,000.00	20,000.00	24,600.00
Erie, Goshen & D'kertown, 6s, 1928,		37,500.00	44,250.00	48,000.00
Newcastle & Shen. Val., 6s, 1917,		1,000.00	1,000.00	1,170.00
Northern of N. J., 6s, 1917,		79,000.00	82,950.00	92,430.00
Great Northern:—				
East. of Minn., 1st Div., 5s, 1908,		60,000.00	60,000.00	60,600.00
St. P., Minn. & Man., 2d, 6s, 1909,		50,000.00	50,000.00	52,500.00
Dakota Extension, 6s, 1910,		25,000.00	25,000.00	26,750.00
Montana Extension, 4s, 1937,		50,000.00	50,000.00	50,000.00
Consol., 4½s, 1933,		50,000.00	50,000.00	54,000.00
" 6s, 1933,		100,000.00	122,000.00	132,000.00
Illinois Central:—				
Louisville Division, 3½s, 1953,		25,000.00	23,125.00	23,500.00
Chic., St. L. & New Or., 5s, 1951,		15,000.00	15,900.00	18,000.00
Louisville & Nashville:—				
Louisville, Cin. & Lex., 4½s, 1931,		11,000.00	11,000.00	11,770.00
Lake Shore & M. S.:—				
McKeesport & Belle V., 6s, 1918,		10,000.00	10,000.00	11,800.00
Pitts., McK. & Yough., 6s, 1932,		25,000.00	29,000.00	32,750.00
Little Miami, 5s, 1912,		10,000.00	10,000.00	10,500.00
Michigan Central:—				
Kalamazoo & S. Haven, 5s, 1939,		13,000.00	13,000.00	15,340.00
Joliet & No. Indiana, 7s, 1907,		28,000.00	28,000.00	28,280.00
Minneapolis & St. Louis:—				
Iowa Division, 7s, 1909,		11,000.00	11,000.00	11,770.00
Pacific Division, 6s, 1921,		46,000.00	51,980.00	55,660.00
Consols, 5s, 1934,		85,000.00	90,950.00	98,600.00
Refunding, 4s, 1949,		50,000.00	50,000.00	50,000.00
Minneapolis & Duluth, 7s, 1907,		2,700.00	2,700.00	2,700.00
Missouri Pacific:—				
St. L., Iron Mt. & So., 5s, 1931,		10,000.00	10,500.00	11,500.00
N. Y. & Long Branch, 4s, 1941,		50,000.00	50,000.00	50,000.00
Northern Pacific:—				
Western of Minnesota, 7s, 1907,		13,000.00	13,000.00	13,000.00
Pennsylvania Co.:—				
Ashtabula & Pittsburg, 6s, 1908,		24,000.00	24,000.00	24,720.00
Terre Haute & Ind., 5s, 1925,		50,000.00	51,000.00	56,500.00
Peoria & Pekin Union, 6s, 1921,		50,000.00	56,500.00	60,500.00
Western Maryland:—				
Balt. & Cumb., Val. Ex., 6s, 1931,		50,000.00	59,000.00	65,500.00
Balt. & Harrisburg, 5s, 1936,		100,000.00	107,000.00	117,000.00
Piedmont & Cumb., 5s, 1911,		42,000.00	42,000.00	43,680.00
Totals,	\$	2,462,700.00	2,577,265.00	2,797,820.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
150 shares Etna National, Hartford, \$	15,000.00	15,000.00	31,500.00
400 " American Nat., "	20,000.00	20,000.00	28,800.00
100 " Charter Oak Nat., "	10,000.00	10,000.00	14,000.00
100 " Farmers & Mec. Nat., "	10,000.00	10,000.00	11,000.00
300 " First Nat., Hartford,	30,000.00	30,000.00	45,000.00
100 " Hartford, "	10,000.00	10,000.00	14,300.00
100 " Mercantile (in liq.) "	800.00	1.00	1.00
120 " City, "	12,000.00	12,000.00	12,000.00
100 " Hartford Trust Co., "	10,000.00	10,000.00	18,500.00
100 " Deep River Nat., Deep River,	10,000.00	10,000.00	11,500.00
67 " Home " Meriden,	6,700.00	6,700.00	8,710.00
25 " Second " New Haven,	2,500.00	2,500.00	5,000.00
60 " First " Norwich,	6,000.00	6,000.00	6,000.00
25 " First " Suffield,	2,500.00	2,500.00	3,750.00
60 " Mechanics " New York,	6,000.00	6,000.00	15,000.00
75 " Nat. Bk. of Com., "	7,500.00	7,500.00	14,025.00
50 " Nassau, "	2,500.00	2,500.00	5,000.00
Totals, \$	161,500.00	160,701.00	244,086.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,552; total amount, \$2,433,611.32
2	Number of depositors having \$1,000 and not over \$2,000,	1,297; total amount, 1,713,685.48
3	Number of depositors having over \$2,000 and not over \$10,000,	633; total amount, 2,167,707.07
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	13,482; total deposits, \$6,315,003.87
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 1,376; number closed, 1,297; increase, 79.	
8	Amount deposited, including interest credited, during the past year,	1,442,756.39
9	Amount withdrawn during the past year,	1,426,602.68
10	Amount of increase,	16,153.71
11	Total of interest and profit and loss, accounts per last report,	\$110,484.62
12	Amount of income received during the year,	321,901.61— 432,476.23
13	Total expenses including salaries during the year,	17,807.24
14	State tax during the year,	12,308.12
15	Town and City taxes and assessments paid,	2,848.17

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Net amount of premiums charged off, . . .	\$51,500.73
17	All other amounts charged off, . . .	0
18	Dividends, 1¼ per cent. paid Jan. 1, 1906; amount, . . .	105,470.35
	1¼ per cent. paid July 1, 1906; amount, . . .	105,083.41
19	Net amount carried to surplus, . . .	24,534.06
20	Total of interest and profit and loss accounts per this report, . . .	112,924.15—\$432,470.23
21	Amount of past-due paper at this time is . . .	0
22	Amount of assets yielding no income the past year, . . .	3,199.00
23	Loans on real estate—are they all first mortgages? . . .	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	32,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	40,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	1.6%
28	Net income from foreclosed real estate during the past year, . . .	1,726.60
29	Date of annual meeting of Incorporators to elect Trustees, in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, in July.	

OFFICERS.—President, Henry C. Dwight; Treasurer, Ward W. Jacobs; Trustees, Ward W. Jacobs, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, Edwin P. Taylor, James U. Taintor, William H. King, Frank P. Furlong, Henry S. Robinson, William E. A. Bulkeley.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$739,952.50	Whole amount of deposits, \$1,660,439.97	
Loans on collateral security, . .	60,160.20	Surplus account,	60,000.00
Loans on personal security only,	158,935.00	Interest account, less current expenses and taxes paid,	48,250.58
Town, city, and borough notes and orders,	16,500.00	Profit and loss account, . .	1,752.14
School district notes and orders,	3,175.00	Incomplete loans,	1,300.00
Town, city, school district, and corporation bonds, . .	47,000.00		
Railroad bonds,	502,000.00		
Bank stocks in Connecticut, . .	100,550.00		
Bank stocks in other states, . .	10,000.00		
Banking house fixtures, . . .	3,591.75		
Premium account,	84,000.00		
Cash in banks,	41,722.35		
Cash in vault,	4,155.89		
Total assets,	\$1,771,742.69	Total liabilities,	\$1,771,742.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Colebrook, \$	1,500.00	1,500.00	1,500.00
Barkhamsted,	4,000.00	4,000.00	4,000.00
Hartland,	1,000.00	1,000.00	1,000.00
Winchester,	10,000.00	10,000.00	10,000.00
Totals, \$	16,500.00	16,500.00	16,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First Winchester, \$	3,175.00	3,175.00	3,175.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Barkhamsted, 3½s, 500 yearly, \$	19,000.00	19,000.00	19,000.00
Denver, Col., 5s, 1919,	10,000.00	10,000.00	10,000.00
Duluth, Minn., 4s, 1921,	5,000.00	5,000.00	5,000.00

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
South Norwalk, 4s, 1910,	\$	9,000.00	9,000.00	9,000.00
Superior, Wis., 4½s, 1910,		4,000.00	4,000.00	4,000.00
Totals,	\$	47,000.00	47,000.00	47,000.00
RAILROAD BONDS.				
Buffalo, N. Y. & Erie, 7s, 1916,	\$	10,000.00	10,000.00	12,500.00
Bald Eagle Valley, 6s, 1910,		1,000.00	1,000.00	1,040.00
Chicago, Mil. & St. Paul:—				
Dubuque Division, 6s, 1920,		13,000.00	13,000.00	15,000.00
La Crosse & Davenport, 5s, 1919,		5,000.00	5,000.00	5,500.00
C. B. & Q., Neb. Ex., 4s, 1927,		20,000.00	20,000.00	21,600.00
Chic., R. I. & Pacific, 4s, 1988,		50,000.00	50,000.00	51,000.00
Chicago & Eastern Ill., 5s, 1937,		35,000.00	35,000.00	41,000.00
Central of New Jersey, 5s, 1987,		30,000.00	30,000.00	40,000.00
Elgin, Joliet & Eastern, 5s, 1941,		50,000.00	50,000.00	58,000.00
Genesee & Wyoming, 5s, 1929,		25,000.00	25,000.00	27,000.00
Housatonic, 5s, 1937,		10,000.00	10,000.00	12,300.00
Ill. Cent., Spfld. Div., 3½s, 1951,		25,000.00	25,000.00	25,000.00
Western Lines, 4s, 1951,		12,000.00	12,000.00	12,500.00
Louisev. & Nashville, Ufd., 4s, 1940,		25,000.00	25,000.00	25,500.00
Minneapolis & St. Louis, 4s, 1949,		50,000.00	50,000.00	48,000.00
Montana Central, 6s, 1937,		10,000.00	10,000.00	13,000.00
N. Y., Lack. & Western, 6s, 1921,		5,000.00	5,000.00	6,300.00
N. Y. & Long Branch, 4s, 1941,		31,000.00	31,000.00	32,500.00
Ott., Ced. Falls & St. P., 5s, 1909,		13,000.00	13,000.00	13,250.00
St. Paul, Minn. & Man., 6s, 1909,		5,000.00	5,000.00	5,400.00
Consols, 6s, 1933,		20,000.00	20,000.00	26,000.00
Dakota Extension, 6s, 1910,		37,000.00	37,000.00	40,000.00
St. L., Iron Mt. & Southern:—				
River & Gulf Division, 4s, 1933,		10,000.00	10,000.00	10,000.00
Terminal of St. Louis, 4s, 1953,		10,000.00	10,000.00	10,000.00
Totals,	\$	502,000.00	502,000.00	552,390.00
BANK STOCKS.				
25 shares Bristol National, Bristol, \$		2,500.00	2,500.00	4,250.00
93 " First " Bridgeport,		9,300.00	9,300.00	17,670.00
22 " City, " "		2,200.00	2,200.00	3,300.00
6 " Danbury " Danbury,		600.00	600.00	600.00
30 " City " "		3,000.00	3,000.00	3,000.00
35 " Birmingham Nat., Derby,		3,500.00	3,500.00	5,200.00
25 " Hartford Nat., Hartford,		2,500.00	2,500.00	3,250.00

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
22 shares Phoenix Nat., Hartford, \$	2,200.00	2,200.00	2,700.00
14 " American " "	700.00	700.00	1,000.00
50 " Mercantile " " in liq.			
50 " Aetna " "	5,000.00	5,000.00	10,000.00
73 " Conn. T. & S. D. Co., "	7,300.00	7,300.00	16,400.00
25 " Hartford Trust Co., "	2,500.00	2,500.00	5,000.00
22 " Central National, Middletown,	1,650.00	1,650.00	1,700.00
20 " Home " Meriden,	2,000.00	2,000.00	2,500.00
37 " Second " New Haven,	3,700.00	3,700.00	6,800.00
20 " Tradesmen's " "	2,000.00	2,000.00	3,200.00
10 " Yale " "	1,000.00	1,000.00	1,300.00
70 " Merchants " "	3,500.00	3,500.00	4,500.00
58 " New Britain " New Britain,	5,800.00	5,800.00	9,280.00
10 " First " Stamford,	1,000.00	1,000.00	2,100.00
25 " First " Wallingford,	2,500.00	2,500.00	2,875.00
34 " Waterbury, " Waterbury,	1,700.00	1,700.00	2,800.00
28 " Citizens " "	2,800.00	2,800.00	3,640.00
188 " First " Winsted,	18,800.00	18,800.00	19,750.00
128 " Hurlburt " "	12,800.00	12,800.00	19,200.00
50 " Am. Ex. " New York,	5,000.00	5,000.00	12,850.00
50 " Commerce " "	5,000.00	5,000.00	9,500.00
Totals, \$	110,550.00	110,550.00	174,365.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,062; total amount,	\$743,907.91
2	Number of depositors having \$1,000 and not over \$2,000,	419; total amount,	569,497.99
3	Number of depositors having over \$2,000 and not over \$10,000,	130; total amount,	347,034.07
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,611; total deposits,	\$1,660,439.97
6	Largest amount due a single depositor,		7,790.54
7	Number of accounts opened during the past year, 472; number closed, 293; increase, 179.		
8	Amount deposited, including interest credited, during the past year,		386,741.00
9	Amount withdrawn during the past year,		302,191.60
10	Amount of increase,		84,549.40
11	Total of interest and profit and loss, and rent accounts per last report,	\$46,979.48	
12	Amount of income received during the year,	82,046.11—	129,025.59

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$3,704.71
14	State tax during the year,	3,555.22
15	Town and City taxes and assessments paid,	0
16	Net amount of premiums charged off,	6,447.00
17	All other amounts charged off,	50.51
18*	Dividends, 2 per cent. paid Jan., 1906; amount,	30,794.58
	2 per cent. paid July, 1906; amount,	31,470.85
19	Net amount carried to surplus,	3,000.00
20	Total of interest and profit and loss and rent accounts per this report,	50,002.72—\$129,025.59
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	9,406.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS. — President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Irving R. Griswold, Luman C. Colt, Lorenzo M. Blake, Charles S. Jopp, William S. Hulbert.

* $3\frac{1}{2}$ per cent. per annum on excess of \$2,000.

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED. 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,785,919.48	Whole amount of deposits, \$3,873,773.29
Loans on collateral security, . . . 70,450.00	Surplus account, . . . 96,870.54
Town, city, school district, and corporation bonds, . . . 878,800.00	Interest account, less cur- rent expenses and taxes paid, . . . 63,811.14
Railroad bonds, . . . 961,900.00	Due borrowers on real es- tate loans, . . . 42,774.99
Bank stocks in Connecticut, . . . 193,100.00	
Real estate by foreclosure, . . . 21,300.00	
Banking house, . . . 30,000.00	
State warrants, . . . 10,000.00	
Safe and furniture account, . . . 7,000.00	
Cash in banks, . . . 102,087.27	
Cash in vault, . . . 16,673.21	
Total assets, . . . \$4,077,229.96	Total liabilities, . . . \$4,077,229.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado, \$	10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Atlantic City, N. J., 4½s, 1924, \$	25,000.00	27,000.00	27,400.00
" " 4s, 1930-33,	15,000.00	15,500.00	15,800.00
Bay City, Mich., 4s, 1935,	10,000.00	10,500.00	10,600.00
Canton, Ohio, 3½s, 1914,	11,500.00	11,500.00	11,500.00
Chicago, Illinois, 4s, 1921,	10,000.00	10,000.00	10,400.00
Clinton, Iowa, 5s, 1909-11,	10,000.00	10,000.00	10,100.00
Columbus, Ohio, 4s, 1910-16,	71,000.00	72,700.00	72,800.00
" " 3½s, 1912,	10,000.00	10,000.00	10,000.00
Danbury, Conn., 4s, 1915-21,	21,000.00	21,800.00	21,800.00
Dubuque, Iowa, 4½s, 1914,	14,000.00	14,400.00	14,500.00
E. Hartford, Conn., 4s, 1933,	10,000.00	10,300.00	10,650.00
Easton, " 3½s, 1939,	10,000.00	10,000.00	10,000.00
Greenwich, " 4s, 1915,	5,000.00	5,000.00	5,150.00
Groton, " 4s, 1924,	30,000.00	30,800.00	31,200.00
Huntington, " 4s, 1917,	5,000.00	5,000.00	5,200.00
Joliet, Illinois, 4½s, 1910,	5,000.00	5,000.00	5,075.00
Kansas City, Kan., 5s, 1910-15,	24,000.00	25,000.00	25,500.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
Killingly, Conn., 3½s, 1920, \$	10,000.00	10,000.00	10,000.00
Minneapolis, Minn., 3½s, 1932,	10,030.00	10,000.00	10,100.00
Muskegon, Mich., 4s, 1926-34,	35,000.00	36,300.00	36,400.00
Omaha, Neb., 4s, 1920,	20,000.00	20,800.00	20,800.00
Orange, Conn., 4s, 1925,	30,000.00	31,500.00	31,500.00
Paducah, Ky., 4s, 1920,	4,000.00	4,000.00	4,120.00
Paterson, N. J., 5s, 1914-20,	15,000.00	16,500.00	16,700.00
" " 4s, 1915-39,	80,000.00	83,000.00	84,000.00
Pawtucket, R. I., 4s, 1944,	15,000.00	15,800.00	16,000.00
Port Huron, Mich., 5s, 1919-28,	25,000.00	27,500.00	27,750.00
Portland, Ore., 5s, 1920-28,	25,000.00	30,000.00	30,000.00
Preston, Conn., 4s, 1931,	10,000.00	10,300.00	10,400.00
Ridgefield, " 3½s, 1932,	10,000.00	10,000.00	10,000.00
Sioux City, Iowa, 4½s, 1916-18,	30,000.00	31,000.00	31,200.00
South Omaha, Neb., 5s, 1908,	15,000.00	15,000.00	15,450.00
" " 4½s, 1909-25,	60,000.00	61,500.00	61,800.00
Stonington, Conn., 4s, 1918,	9,500.00	9,800.00	9,900.00
Superior, Wis., 4½s, 1925,	36,000.00	36,000.00	37,500.00
Toledo, Ohio, 3½s, 1921-30,	44,000.00	44,000.00	44,000.00
Duluth, Minn., 6s, 1911,	5,000.00	5,500.00	5,600.00
Topeka, Kan., 5s, 1913,	20,000.00	20,500.00	21,000.00
Wallingford, Conn., 4s, 1923,	5,000.00	5,200.00	5,200.00
Waterbury, " 3½s, 1911-23,	40,000.00	40,000.00	40,000.00
Winona, Minn., 4s, 1933,	5,000.00	5,300.00	5,300.00
" " 3½s, 1916-24,	5,000.00	5,000.00	5,000.00
Totals, \$	850,000.00	878,800.00	887,395.00
RAILROAD BONDS.			
Atch., Topeka & Santa Fé, 4s, 1905, \$	15,500.00	12,400.00	15,800.00
Balt. & Cumb. Extension, 6s, 1931,	50,000.00	65,800.00	66,000.00
Balt. & Harrisburg, 5s, 1936,	30,000.00	35,000.00	35,700.00
Brooklyn & Montauk, 6s, 1911,	20,000.00	21,000.00	21,600.00
Buffalo & Susquehanna, 4s, 1951,	60,000.00	59,100.00	59,100.00
Chicago & Alton, 3s, 1949,	10,000.00	8,500.00	8,500.00
Chicago & Eastern Ill., 5s, 1937,	45,000.00	52,500.00	53,600.00
Chicago, Mil. & St. Paul:—			
Pacific Western Div., 5s, 1921,	40,000.00	44,400.00	46,200.00
Wisconsin & Minn. Div., 5s, 1921,	2,000.00	2,300.00	2,330.00
Chicago, Mil. & St. Paul, 3½s, 1939,	20,000.00	19,900.00	19,900.00
Chicago, R. I. & Pacific, 4s, 1998,	40,000.00	41,800.00	42,000.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	29,600.00	29,750.00
Eastern Minnesota, 4s, 1948,	30,000.00	30,000.00	30,600.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Elgin, Joliet & Eastern, 5s, 1941, \$	25,000.00	29,000.00	29,500.00
Evansville & Terre Haute:—			
Mt. Vernon Division, 6s, 1923,	15,000.00	15,000.00	17,100.00
Sullivan Co. Division, 5s, 1942,	27,000.00	27,000.00	28,000.00
Genesee & Wyoming, 5s, 1929,	55,000.00	59,500.00	60,500.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,200.00	6,375.00
Long Island, 4s, 1932,	15,000.00	15,000.00	15,400.00
McKeesport & Belle Ver., 6s, 1918,	16,000.00	19,200.00	19,200.00
M., L. S. & W., Ash. Div., 6s, 1925,	1,000.00	1,200.00	1,220.00
Montana Central, 5s, 1937,	15,000.00	17,500.00	17,700.00
New Castle & Shen. Val., 6s, 1917,	5,000.00	5,800.00	5,975.00
N. Y., N. H. & Hartford, 4s, 1914-54,	70,000.00	72,500.00	73,150.00
Northern N. J., 6s, 1917,	16,000.00	19,000.00	19,200.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	12,200.00	12,300.00
Potomac Valley, 5s, 1941,	50,000.00	58,500.00	59,000.00
Sharon, 4½s, 1919,	10,000.00	10,000.00	10,400.00
Skaneateles, 5s, 1908-13,	15,000.00	15,500.00	15,700.00
St. Louis, Iron Mt. & So., 5s, 1931,	5,000.00	5,600.00	5,650.00
St. Louis, Iron Mt. & So., 4s, 1933,	40,000.00	37,600.00	38,000.00
St. L. & Mer. Bridge Co., 6s, 1929,	13,000.00	14,500.00	14,600.00
St. Paul, Minn. & Man., 4½s, 1933,	30,000.00	33,300.00	33,600.00
“ “ “ 4s, 1937,	30,000.00	30,000.00	30,900.00
Tuscarora Valley, 5s, 1917,	18,000.00	18,000.00	18,900.00
Willmar & Sioux Falls, 5s, 1938,	15,000.00	17,600.00	18,300.00
Totals, \$	888,500.00	961,900.00	981,750.00
BANK STOCKS.			
50 shares American Nat., Hartford, \$	2,500.00	3,600.00	3,700.00
68 “ Birmingham “	6,800.00	11,400.00	11,900.00
200 “ Bridgeport “	10,000.00	17,100.00	19,000.00
300 “ City “ Bridgeport.	30,000.00	44,800.00	49,500.00
25 “ City, Hartford,	2,500.00	2,000.00	2,500.00
225 “ Connecticut Nat., Bridgeport,	22,500.00	33,700.00	36,000.00
10 “ Deep River “ Essex,	1,000.00	1,100.00	1,150.00
50 “ Nat. Exchange, Hartford,	2,500.00	3,000.00	3,250.00
125 “ First Nat., Bridgeport,	12,500.00	22,000.00	23,750.00
26 “ First “ Westport,	2,600.00	2,600.00	3,120.00
65 “ Hartford Nat.,	6,500.00	8,900.00	9,295.00
30 “ Merchants “ New Haven.	1,500.00	1,600.00	2,070.00
500 “ New Haven Co., “	5,000.00	8,000.00	8,500.00
48 “ Pequonnock Nat., Bridgeport,	4,800.00	5,700.00	7,200.00
12 “ Southington “	1,200.00	1,200.00	1,380.00
61 “ Thames “ Norwich,	6,100.00	9,500.00	9,760.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
200 shares Waterbury Nat., \$	10,000.00	16,200.00	17,000.00
6 " Yale " New Haven,	600.00	700.00	810.00
Totals, \$	129,600.00	193,100.00	209,885.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,422; total amount, \$1,847,170.83	
2	Number of depositors having \$1,000 and not over \$2,000,	853; total amount, 1,115,798.81	
3	Number of depositors having over \$2,000 and not over \$10,000,	310; total amount, 890,176.15	
4	Number of depositors having over \$10,000,	2; total amount, 20,627.50	
5	Total number of depositors,	11,587; total deposits, \$3,873,773.29	
6	Largest amount due a single depositor,	10,595.98	
7	Number of accounts opened during the past year, 3,109; number closed, 1,954; increase, 1,155.		
8	Amount deposited, including interest credited, during the past year,	1,675,046.17	
9	Amount withdrawn during the past year,	1,285,385.17	
10	Amount of increase,	389,661.00	
11	Total of interest and profit and loss, and rent accounts per last report,	\$57,518.12	
12	Amount of income received during the year,	179,453.27—	236,971.39
13	Total expenses, including salaries during the year,	10,867.37	
14	State tax during the year,	7,766.21	
15	Town and City taxes and assessments paid,	885.77	
16	Net amount of premiums charged off,	14,917.05	
17	All other amounts charged off,	9,445.05	
18	Dividends, 1¼ per cent. paid Jan. 1, 1906; amount,	58,419.91	
	1¼ per cent. paid July 1, 1906; amount,	61,656.52	
19	Net amount carried to surplus,	9,202.37	
20	Total of interest and profit and loss and rent accounts per this report,	63,811.14—	236,971.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,500.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$22,500.00
27	Per cent. per annum on income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.038%
28	Net income from foreclosed real estate during the past year, . .	817.29
29	Date of annual meeting of Incorporators to elect Trustees or Directors, month of July.	.
30	Date of annual meeting to elect President, Treasurer, and other officers, month of July.	.

OFFICERS.— President, John L. Wessels; Treasurer, L. S. Catlin; Vice-Presidents, M. E. Morris and F. B. Hall; Directors or Trustees, George W. Peck, Andrew J. Smith, J. W. Knowlton, L. S. Catlin, Chauncey Morton, Morris W. Seymour, L. F. Curtis, George H. Zink, Andrew B. Curtiss, David B. Booth, George W. Fairchild, Goodwin Stoddard, Wm. L. Savage, Russell T. Whiting, George E. Winton, Edward E. Chaffee, John S. Wooster.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$1,104,928.00	Whole amount of deposits, \$5,766,106.18
Loans on collateral security, 15,000.00	Surplus account, . . 150,000.00
Town, city, and borough notes and orders, . 15,000.00	Interest account, less current expenses and taxes paid, . . . 62,524.12
Town, city, school district, and corporation bonds, 878,765.00	Profit and loss account, . 75,000.00
Railroad bonds, . . 3,566,778.25	
Railroad stocks, . . 23,500.00	
Bank stocks in Connecticut, 126,550.00	
Bank stocks in other states, 1,550.00	
Real estate by foreclosure, 16,983.75	
Banking house, . . 34,603.12	
Premium account, . . 193,290.22	
Suspense account, . . 1,081.28	
Cash in banks, . . 65,980.36	
Cash in vault, . . 9,620.32	
Total assets, . . \$6,053,630.30	Total liabilities, . . \$6,053,630.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, \$	15,000.00	15,000.00	15,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . \$	22,000.00	23,500.00	42,900.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Greenwich, Conn., Town, 4s, 1915, \$	10,000.00	10,000.00	10,200.00
Meriden, " " 4s, 1908-9-10-11,	20,000.00	20,000.00	20,000.00
Middletown, " " 3.65s, 1909,	25,000.00	25,000.00	25,000.00
" " " 3½s, 1924,	5,000.00	5,000.00	5,000.00
Wallingford, " " 4s, 1904-14,	5,000.00	5,000.00	5,100.00
" (bor.) " " 4s, 1923,	15,000.00	15,000.00	15,300.00
Windsor Locks, Ct., " 4s, 1922,	10,000.00	10,000.00	10,200.00
Atlantic City, N. J., City, 4½s, 1924,	15,000.00	15,000.00	15,800.00
" " " 4s, 1930,	10,000.00	10,000.00	10,200.00
" " " 4s, 1933,	15,000.00	15,000.00	15,300.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Atlantic City, N. J., City, 4s, 1938, \$	15,000.00	15,000.00	15,450.00
Bay City, Mich., " 4s, 1931,	10,000.00	10,000.00	10,200.00
Canton, Ohio, " 4½s, 1912,	10,000.00	10,000.00	10,300.00
" " " 5s, 1928,	25,000.00	25,000.00	29,250.00
Cleveland, Ohio, " 4s, 1923,	10,000.00	10,000.00	10,200.00
" " " 4s, 1925,	20,000.00	20,000.00	20,400.00
Colo. Springs, Colo., " 4s, 1911-16,	5,000.00	5,000.00	5,050.00
" " " 4s, 1913-18,	25,000.00	24,765.00	25,250.00
" " " 4s, 1916-20,	10,000.00	10,000.00	10,100.00
" " " 4s, 1918,	10,000.00	10,000.00	10,000.00
Columbus, Ohio, " 4s, 1909,	10,000.00	10,000.00	10,000.00
" " " 5s, 1910,	12,000.00	12,000.00	12,480.00
" " " 4s, 1933,	5,000.00	5,000.00	5,150.00
Dubuque, Iowa, " 4s, 1917,	25,000.00	25,000.00	25,250.00
Duluth, Minn., " 5s, 1923,	10,000.00	10,000.00	11,200.00
" " " 5s, 1926,	10,000.00	10,000.00	11,200.00
Fort Wayne, Ind., " 6s, 1914,	10,000.00	10,000.00	11,400.00
Hoboken, N. J., " 4s, 1918,	10,000.00	10,000.00	10,150.00
Kansas City, Kan., " 5s, 1928,	21,000.00	21,000.00	24,380.00
Lexington, Ky., " 4½s, 1920,	20,000.00	20,000.00	21,200.00
Lima, Ohio, " 4s, 1914,	10,000.00	10,000.00	10,000.00
" " " 4s, 1915,	10,000.00	10,000.00	10,000.00
Los Angeles, Cal., " 4½s, 1907-8-9,	9,000.00	9,000.00	9,000.00
" " " 4s, 1916,	5,000.00	5,000.00	5,000.00
Louisville, Ky., " 4s, 1930,	10,000.00	10,000.00	10,200.00
Meriden, Conn., " 4s, 1911,	1,000.00	1,000.00	1,000.00
" " " 4s, 1911-13,	25,000.00	25,000.00	25,000.00
Minneapolis, Minn., " 4½s, 1921,	10,000.00	10,000.00	10,600.00
" " " 4s, 1922,	10,000.00	10,000.00	10,200.00
New Albany, Ind., " 5s, 1915,	20,000.00	20,000.00	21,600.00
Newark, N. J., " 6s, 1908,	2,000.00	2,000.00	2,080.00
Omaha, Neb., " 5s, 1906,	4,000.00	4,000.00	4,000.00
" " " 4½s, 1907,	10,000.00	10,000.00	10,000.00
" " " 5s, 1909,	7,000.00	7,000.00	7,210.00
" " " 5s, 1912,	10,000.00	10,000.00	10,300.00
" " " 4½s, 1917,	10,000.00	10,000.00	10,500.00
" " " 4s, 1918,	20,000.00	20,000.00	20,200.00
" " " 4½s, 1924,	20,000.00	20,000.00	21,400.00
" " " 4s, 1933,	10,000.00	10,000.00	10,100.00
" " " 4½s, 1934,	10,000.00	10,000.00	11,000.00
Paterson, N. J., " 4½s, 1907,	5,000.00	5,000.00	5,000.00
" " " 5s, 1915,	5,000.00	5,000.00	5,400.00
" " " 4s, 1939,	15,000.00	15,000.00	15,300.00
Pawtucket, R. I., " 4s, 1937,	25,000.00	25,000.00	25,750.00
Portland, Ore., " 6s, 1921,	10,000.00	10,000.00	12,400.00
" " " 5s, 1922,	2,000.00	2,000.00	2,260.00
" " " 5s, 1923,	10,000.00	10,000.00	11,300.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Portland, Ore., City, 5s, 1925, \$	10,000.00	10,000.00	11,350.00
Pueblo, Colo., " 4½s, 1918,	5,000.00	5,000.00	5,250.00
" " 5s, 1918,	10,000.00	10,000.00	11,000.00
St. Paul, Minn., " 4s, 1919,	10,000.00	10,000.00	10,100.00
Sioux City, Iowa, " 4½s, 1920,	20,000.00	20,000.00	21,200.00
South Bend, Ind., " 5s, 1913,	5,000.00	5,000.00	5,325.00
So. Omaha, Neb., " 4½s, 1910-25,	5,000.00	5,000.00	5,100.00
Toledo, Ohio, " 4½s, 1913,	4,000.00	4,000.00	4,140.00
" " 5s, 1913,	1,000.00	1,000.00	1,060.00
" " 4½s, 1914,	10,000.00	10,000.00	10,300.00
" " 4½s, 1919,	9,000.00	9,000.00	9,540.00
" " 4s, 1922,	7,000.00	7,000.00	7,140.00
" " 3½s, 1924-29,	10,000.00	10,000.00	9,500.00
" " 3½s, 1930,	75,000.00	75,000.00	71,250.00
Trenton, N. J., " 4s, 1913,	10,000.00	10,000.00	10,100.00
Totals, \$	879,000.00	878,765.00	909,945.00
RAILROAD BONDS.			
Atch., Topeka & Santa Fé, 4s, 1995, \$	48,500.00	43,500.00	49,470.00
Atlantic Coast Line, 4s, 1952,	35,000.00	35,000.00	34,475.00
Balt. & Harrisburg, 5s, 1936,	20,000.00	20,000.00	23,300.00
Beech Creek, 4s, 1936,	61,000.00	61,000.00	62,220.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	24,575.00	24,500.00
Burl., Cedar Rap. & No., 5s, 1934,	200,000.00	200,000.00	236,000.00
C. R., Ia. Falls & N. W., 5s, 1921,	7,000.00	7,000.00	7,770.00
Chicago & Alton, 3s, 1949,	100,000.00	87,722.00	81,000.00
Chicago, Burl. & Quincy:—			
Nebraska Extension, 4s, 1927,	20,000.00	20,000.00	20,600.00
Illinois Division, 3½s, 1949,	60,000.00	58,306.25	55,200.00
Illinois Division, 4s, 1949,	5,000.00	5,000.00	5,100.00
Chicago & Eastern Ill., 5s, 1937,	150,000.00	150,000.00	175,500.00
Chic. & Ind. Coal Div., 5s, 1936,	100,000.00	100,000.00	116,000.00
Chicago, Ham. & Western, 6s, 1927,	20,000.00	20,000.00	25,000.00
Chicago, Mil. & St. Paul, 3½s, 1989,	50,000.00	50,000.00	45,500.00
" " 4s, 1989,	120,000.00	120,000.00	130,900.00
Chicago & Mo. River, 5s, 1926,	25,000.00	25,000.00	28,500.00
Chicago & Pacific West., 5s, 1921,	50,000.00	50,000.00	56,000.00
La Crosse & Davenport, 5s, 1919,	51,000.00	51,000.00	57,120.00
Wisconsin & Minnesota, 5s, 1921,	20,000.00	20,000.00	22,400.00
Chicago & Northwestern:—			
Chic., St. P., M. & O., 6s, 1930,	135,000.00	135,000.00	178,200.00
Milwaukee, L. S. & W., 5s, 1929,	10,000.00	10,000.00	11,500.00
Peoria & Northwestern, 3½s, 1926,	25,000.00	24,012.50	23,375.00
Princeton & N. W., 3½s, 1926,	45,000.00	44,050.00	42,075.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
St. Paul & Sioux City, 6s, 1919, \$	5,000.00	5,000.00	6,050.00
Chicago, R. I. & Pacific, 4s, 1988,	200,000.00	200,000.00	202,000.00
Chicago & Western Ind., 6s, 1932,	46,000.00	46,000.00	51,980.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	25,000.00	29,375.00
Cleveland & Mah. Valley, 5s, 1938,	10,000.00	10,000.00	11,200.00
Conn. & Passumpsic, 4s, 1943,	5,000.00	5,000.00	5,212.50
Conn. Ry. & Lighting Co., 4½s, 1951,	30,000.00	30,000.00	30,000.00
Consolidated Ry., 4s, 1955,	10,000.00	9,875.00	9,600.00
“ “ 4s, 1956,	10,000.00	10,000.00	10,000.00
Elgin, Joliet & Eastern, 5s, 1941,	25,000.00	25,000.00	29,000.00
Elmira & Williamsport, 6s, 1910,	60,000.00	60,000.00	63,000.00
Erie & Pittsburg, 3½s, 1940,	50,000.00	50,000.00	48,125.00
Evansville & Terre Haute, 6s, 1921,	20,000.00	20,000.00	23,600.00
Sullivan Co. Coal Bch., 5s, 1930,	10,000.00	10,000.00	10,350.00
F., J. & Gloversville, 6s, 1921,	9,000.00	9,000.00	11,160.00
Goshen & Deckertown, 6s, 1928,	11,000.00	11,000.00	13,750.00
Illinois Central:—			
Chic., St. L. & New Or., 3½s, 1951,	100,000.00	100,000.00	92,000.00
Chic., St. L. & New Or., 5s, 1951,	5,000.00	5,000.00	6,050.00
Iowa Falls & Sioux C., 7s, 1917,	20,000.00	20,000.00	25,200.00
Louisville Division, 3½s, 1953,	25,000.00	23,950.00	23,000.00
Springfield Division, 3½s, 1951,	10,000.00	10,000.00	9,200.00
Little Miami, 5s, 1912,	8,000.00	8,000.00	8,480.00
Long Island, 4s, 1932,	16,000.00	15,925.00	15,840.00
Louisville & Nashville, 5s, 1937,	14,000.00	14,000.00	16,520.00
Unified, 4s, 1940,	100,000.00	100,000.00	101,000.00
Southeastern & St. L., 6s, 1921,	25,000.00	25,000.00	30,000.00
Michigan Central:—			
Kalamazoo & So. Haven, 5s, 1939,	50,000.00	50,000.00	59,000.00
Minneapolis & St. Louis, 5s, 1934,	100,000.00	100,000.00	113,000.00
Minneapolis & St. Louis, 4s, 1949,	100,000.00	100,000.00	94,500.00
Pacific Extension, 6s, 1921,	46,000.00	46,000.00	55,200.00
N. Y. & Long Branch, 4s, 1941,	30,000.00	30,000.00	30,600.00
N. Y., N. H. & Hartford, 4s, 1947,	10,000.00	10,000.00	10,200.00
N. Y., N. H. & Hfd., 4s, 1955,	15,000.00	15,000.00	15,300.00
N. Y., N. H. & Hfd., 3½s, 1956,	8,400.00	8,400.00	9,492.00
Northern of N. J., 6s, 1917,	15,000.00	15,000.00	17,700.00
Peoria & Pekin Union, 6s, 1921,	105,000.00	105,000.00	120,225.00
Piedmont & Cumberland, 5s, 1911,	15,000.00	15,000.00	15,225.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,300.00
Rensselaer & Saratoga, 7s, 1921,	1,000.00	1,000.00	1,325.00
St. L., Iron Mt. & South., 5s, 1931,	65,000.00	65,000.00	73,450.00
River and Gulf Div., 4s, 1933,	15,000.00	14,437.50	13,875.00
St. L. Mer. Bridge Term'l, 5s, 1930,	35,000.00	35,000.00	39,200.00
St. Paul, Minn. & Man., 4½s, 1933,	150,000.00	150,000.00	163,500.00
St. Paul, Minn. & Man., 6s, 1933,	46,000.00	46,000.00	60,720.00
East. of Minn., No. Div., 4s, 1928-48,	60,000.00	60,000.00	61,200.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Manitoba:—			
Montana Central, 5s, 1937, \$	125,000.00	125,000.00	147,500.00
Montana Central, 6s, 1937,	45,000.00	45,000.00	59,850.00
Montana Extension, 4s, 1937,	103,000.00	103,000.00	104,030.00
Willmar & Sioux Falls, 5s, 1938,	110,000.00	110,000.00	128,700.00
Southern Indiana, 4s, 1951,	20,000.00	19,025.00	18,600.00
Term'l Assn. of St. L., 5s, 1944,	30,000.00	30,000.00	35,250.00
Terre Haute & Ind., 5s, 1925,	30,000.00	30,000.00	32,100.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,600.00
Wilkesbarre & Scranton, 4½s, 1938,	10,000.00	10,000.00	10,700.00
Totals, \$	3,590,900.00	3,566,778.25	3,905,639.50
BANK STOCKS.			
50 shares American Nat., Hartford, \$	2,500.00	2,500.00	3,500.00
50 " City Bank, "	5,000.00	5,000.00	4,000.00
5 " Ct. T. & S. D. Co., "	500.00	500.00	1,125.00
25 " Hartford Nat., "	2,500.00	2,500.00	3,250.00
10 " Phoenix, "	1,000.00	1,000.00	1,250.00
120 " First " Meriden,	12,000.00	12,000.00	22,800.00
200 " Home " "	20,000.00	20,000.00	24,000.00
200 " Meriden " "	20,000.00	20,000.00	21,000.00
40 " Central " Middletown,	3,000.00	3,000.00	3,080.00
200 " First " "	20,000.00	20,000.00	20,000.00
60 " Middlesex Co. Nat., "	6,000.00	6,000.00	5,400.00
150 " Middletown " "	11,250.00	11,250.00	15,750.00
125 " N. Britain Nat., New Britain,	12,500.00	12,500.00	20,000.00
4 " Nat. New Haven, New Haven,	400.00	400.00	740.00
4 " Second Nat., "	400.00	400.00	740.00
40 " Yale " "	4,000.00	4,000.00	5,200.00
5 " Nat. Bk. Com., New London,	500.00	500.00	725.00
25 " Brooks Nat., Torrington,	2,500.00	2,500.00	3,750.00
50 " Waterbury Nat., Waterbury,	2,500.00	2,500.00	4,000.00
62 " Nat. Butchers & Drovers, New York,	1,550.00	1,550.00	2,480.00
Totals, \$	128,100.00	128,100.00	162,790.00

MERIDEN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,041; total amount, \$1,815,027.38
2	Number of depositors having \$1,000 and not over \$2,000,	1,155; total amount, 1,541,618.96
3	Number of depositors having over \$2,000, and not over \$10,000,	648; total amount, 2,234,237.80
4	Number of depositors having over \$10,000,	14; total amount, 175,222.04
5	Total number of depositors,	11,458; total deposits, \$5,766,106.18
6	Largest amount due a single depositor,	16,703.62
7	Number of accounts opened during the past year, 1,599; number closed, 1,042; increase, 557.	
8	Amount deposited, including interest credited, during the past year,	1,241,444.81
9	Amount withdrawn during the past year,	860,535.93
10	Amount of increase,	380,908.88
11	Total of interest and profit and loss accounts per last report,	\$133,752.83
12	Amount of income received during the year,	267,513.33— 401,266.16
13	Total expenses, including salaries during the year,	8,512.48
14	State tax during the year,	12,346.73
15	Town and City taxes and assessments paid,	730.20
16	Net amount of premiums charged off,	23,045.87
17	All other amounts charged off,	7,163.62
18	Dividends, 2 per cent. paid Jan. 20, 1906; amount,	103,887.17
	2 per cent. paid July 20, 1906; amount,	107,155.97
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	137,524.12— 401,266.16
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	1,400.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	37,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2.3%
28	Net income from foreclosed real estate during the past year,	389.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday after July 19th.	
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday after July 19th.	

OFFICERS. — President, John L. Billard; Treasurer, W. H. Catlin; Directors, A. Chamberlain, Walter Hubbard, E. J. Doolittle, H. Wales Lines, Benjamin Page, Homer A. Curtiss, Eugene A. Hall, Aug. Maschmeyer, Geo. B. Murdock, Arthur S. Lane, Chas. A. King, Geo. M. Curtis, Geo. E. Savage.

MIDDLETOWN SAVINGS BANK.

ARTHUR L. ALLIN, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$1,266,601.00 Loans on collateral security, . 29,350.00 Loans on personal security only, . 400.00 Town, city, school district, and corporation bonds, . 4,107,500.00 Railroad bonds, . . 3,242,000.00 Railroad stocks and quarry stocks, . . 21,600.00 Bank stocks in Connecticut, . 165,750.00 Bank stocks in other states, . 31,000.00 Real estate by foreclosure, . 78,850.00 Banking house, . . 60,000.00 Premium account, . . 153,670.00 Cash in banks, . . 169,341.57 Cash in vault, . . 5,736.23	Whole amount of deposits, \$8,555,827.20 Surplus account, . . 500,000.00 Interest account, less current expenses and taxes paid, . . 148,345.63 Profit and loss account, . 126,660.73 Sundry accounts, . . 965.24
Total assets, . . \$9,331,798.80	Total liabilities, . . \$9,331,798.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
200 shares N. Y., N. H. & H. R. R. Co., \$	20,000.00	20,000.00	38,400.00
32 shares Brainerd, Shaler & Hall Quarry Co., . . .	3,200.00	1,600.00	1,600.00
Totals, \$	23,200.00	21,600.00	40,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Ansonia, Conn., City, 4s, 1915, \$	50,000.00	50,000.00	50,400.00
Greenwich, " Town, 4s, 1915,	60,000.00	60,000.00	60,400.00
Groton, " Bor., 4s, 1924-25,	85,000.00	85,000.00	85,850.00
Middletown, " City, 4s, 1922,	200,000.00	200,000.00	202,400.00
" " Town, 3.65s, 1909,	3,000.00	3,000.00	3,000.00
" " " 4s, 1907-08,	16,000.00	16,000.00	16,050.00
New Britain, " " 4s, 1932,	45,000.00	45,000.00	45,750.00
Plainville, " " 4s, 1910-15,	10,000.00	10,000.00	10,025.00
Stonington, " " 4s, 1908,	15,000.00	15,000.00	15,025.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Wallingford, Ct., Bor., 3½s, 1907-10, \$	13,000.00	13,000.00	13,000.00
W. Haven, Ct., Sch. D., 4½s, 1909,	26,000.00	26,000.00	26,400.00
Col. Springs, Col., City, 4s, 1911-18,	80,000.00	80,000.00	80,600.00
Chicago, Ill., " 4s, 1921,	50,000.00	50,000.00	50,850.00
Joliet, Ill., " 4½s, 1914,	21,000.00	21,000.00	21,850.00
South Bend, Ind., " 4s, 1915,	32,000.00	32,000.00	32,250.00
Terre Haute, " 4½s, 1908-09,	28,000.00	28,000.00	28,400.00
Burlington, Iowa, " 4s, 1922,	14,000.00	14,000.00	14,150.00
Clinton, " 5s, 1917,	35,000.00	35,000.00	38,400.00
Sioux City, " 4½s, 1920,	65,000.00	65,000.00	69,150.00
Sioux City, " 5s, 1907-17,	10,000.00	10,000.00	10,600.00
Louisville, Ky., " 4s, 1923,	25,000.00	25,000.00	25,300.00
Louisville, " 5s, 1911,	5,000.00	5,000.00	5,250.00
Lexington, " 4½s, 1920-24,	47,000.00	47,000.00	50,300.00
Newport, " 5s, 1907-19,	29,000.00	29,000.00	30,900.00
Paducah, " 4½s, 1906-18,	36,000.00	36,000.00	37,450.00
Lynn, Mass., " 4s, 1927,	50,000.00	50,000.00	51,500.00
Somerville, Mass., " 4s, 1910-20,	64,000.00	64,000.00	64,500.00
Bay City, Mich., " 4s, 1909,	16,500.00	16,500.00	16,525.00
Bay City, " 4s, 1925-30,	100,000.00	100,000.00	101,400.00
Detroit, " 4s, 1918,	100,000.00	100,000.00	101,900.00
Kalamazoo, " 4s, 1907-12,	61,000.00	61,000.00	61,200.00
Kalamazoo, " 4½s, 1911,	22,000.00	22,000.00	22,475.00
Muskegon, " 5s, 1926,	100,000.00	100,000.00	115,000.00
Duluth, Minn., " 4½s, 1926,	21,000.00	21,000.00	22,475.00
Duluth, " 6s, 1911,	9,000.00	9,000.00	9,075.00
Minneapolis, " 4s, 1919,	208,000.00	208,000.00	212,150.00
St. Paul, " 4s, 1919-20,	225,000.00	225,000.00	229,500.00
St. Paul, " 4½s, 1917,	20,000.00	20,000.00	21,000.00
Winona, " 5s, 1908-17,	55,000.00	55,000.00	58,300.00
Kansas City, Mo., " 4s, 1924,	25,000.00	25,000.00	25,300.00
Kansas City, " 4½s, 1915,	25,000.00	25,000.00	26,050.00
East Orange, N. J., " 4s, 1933,	25,000.00	25,000.00	25,375.00
Hoboken, " 4s, 1928,	15,000.00	15,000.00	15,175.00
Jersey City, " 7s, 1913,	100,000.00	100,000.00	118,500.00
Newark, " 4s, 1922,	50,000.00	50,000.00	50,550.00
Paterson, " 4½s, 1910,	70,000.00	70,000.00	71,400.00
Akron, Ohio, " 4s, 1917-22,	50,000.00	50,000.00	55,650.00
Canton, " 4½s, 1907-15,	50,000.00	50,000.00	51,550.00
Canton, " 5s, 1928,	25,000.00	25,000.00	29,375.00
Cincinnati, " 6s, 1909,	24,000.00	24,000.00	25,450.00
Cincinnati, " 7s, 1908,	32,000.00	32,000.00	33,925.00
Columbus, " 4s, 1907-33,	329,000.00	329,000.00	335,050.00
Columbus, " 4½s, 1914-24,	75,000.00	75,000.00	79,875.00
Columbus, " 5s, 1907-13,	68,000.00	68,000.00	70,725.00
Cleveland, " 4s, 1911-25,	275,000.00	275,000.00	280,225.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Lima, Ohio, City, 5s, 1908-15, \$	16,000.00	16,000.00	16,800.00
Toledo, " " 3½s, 1922-29,	196,000.00	196,000.00	189,575.00
Toledo, " " 4½s, 1914,	94,000.00	94,000.00	96,900.00
Toledo, " " 4½s, 1908-19,	37,000.00	37,000.00	38,675.00
Toledo, " " 5s, 1911-13,	51,000.00	51,000.00	54,275.00
Zanesville, " " 4½s, 1909,	20,000.00	20,000.00	20,350.00
Johnstown, Penn., " 4½s, 1906-24,	44,000.00	44,000.00	47,500.00
Pittsburg, " " 3¼s, 1930,	300,000.00	300,000.00	276,625.00
Racine, Wis., " 5s, 1907-16,	10,000.00	10,000.00	10,625.00
Madison, " " 4s, 1925,	25,000.00	25,000.00	25,250.00
New York, N. Y., " 5s, 1906,	25,000.00	25,000.00	25,000.00
Totals,	\$ 4,107,500.00	4,107,500.00	4,206,500.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1925, \$	100,000.00	100,000.00	99,000.00
Charlest'n & Sav., 7s, 1936,	46,000.00	46,000.00	69,000.00
Petersburg, 5s, 1926,	15,000.00	15,000.00	16,500.00
Sav., Florida & West., 6s, 1934,	24,000.00	24,000.00	31,920.00
Buffalo & Susquehanna, 4s, 1951,	150,000.00	150,000.00	148,500.00
Chicago, Burl. & Quincy:—			
Illinois Division, 3½s, 1929-49,	50,000.00	46,000.00	46,000.00
Nebraska Extension, 4s, 1927,	22,000.00	22,000.00	22,660.00
Iowa Division, 4s, 1919,	37,000.00	37,000.00	37,370.00
Iowa Division, 5s, 1919,	54,000.00	54,000.00	59,400.00
Burlington & Mo. Riv., 6s, 1918,	50,000.00	50,000.00	54,500.00
Chicago & Eastern Ill., 6s, 1907,	22,000.00	22,000.00	22,440.00
" " " 5s, 1937,	210,000.00	210,000.00	245,700.00
" " " 6s, 1934,	30,000.00	30,000.00	40,800.00
Extension, 6s, 1931,	6,000.00	6,000.00	7,920.00
Chic. & Ind. Coal, 5s, 1936,	50,000.00	50,000.00	53,000.00
Danville & Grape Ck., 6s, 1920,	13,000.00	13,000.00	14,300.00
Chic., Hammond & West., 6s, 1927,	61,500.00	61,500.00	76,875.00
Chicago, Mil. & St. Paul:—			
Terminal, 5s, 1914,	6,000.00	6,000.00	6,420.00
Hastings & Dak. Div., 7s, 1910,	50,000.00	50,000.00	55,000.00
Dak. & Gt. So. Div., 5s, 1916,	50,000.00	50,000.00	55,500.00
Wis. & Minn. Div., 5s, 1921,	50,000.00	50,000.00	56,500.00
Mineral Point Div., 5s, 1910,	50,000.00	50,000.00	51,500.00
Southwestern Div., 6s, 1909,	52,000.00	52,000.00	54,600.00
La Crosse & Dav. Div., 5s, 1919,	40,000.00	40,000.00	44,000.00
Chic. & Lake Sup. Div., 5s, 1921,	35,000.00	35,000.00	39,550.00
Chicago & Pacific Div., 5s, 1921,	50,000.00	50,000.00	56,500.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917,	26,500.00	26,500.00	33,650.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, \$	20,000.00	20,000.00	22,400.00
Ott., C. F. & St. Paul, 5s, 1909,	32,000.00	32,000.00	32,960.00
Cedar Rap. & Mo. Riv., 7s, 1916,	13,500.00	13,500.00	16,875.00
Mil., L. S. & Western, 5s, 1929,	26,000.00	26,000.00	30,680.00
Chic., R. I. & Pacific, 6s, 1917,	50,000.00	50,000.00	59,500.00
Burl., C. Rap. & No., 5s, 1934,	220,000.00	220,000.00	264,000.00
Chic., St. Paul, M. & O., 6s, 1930,	55,000.00	55,000.00	73,150.00
St. P., Stillw'r & T. F., 7s, 1908,	1,000.00	1,000.00	1,030.00
Chic. & West. Ind., 6s, 1932,	75,000.00	75,000.00	84,750.00
Consolidated Ry. Co., 4s, 1955,	25,000.00	25,000.00	25,500.00
Great Northern:—			
St. P., Minn. & Man., 4½s, 1933,	300,000.00	300,000.00	336,000.00
St. P., Minn. & Man., 6s, 1933,	10,000.00	10,000.00	13,500.00
Dakota Extension, 6s, 1910,	47,000.00	47,000.00	51,700.00
Eastern of Minn., 4s, 1948,	50,000.00	50,000.00	52,000.00
Eastern of Minn., 5s, 1908,	190,000.00	190,000.00	193,800.00
Willmar & Sioux Falls, 5s, 1938,	85,000.00	85,000.00	103,700.00
Montana Central, 6s, 1937,	32,000.00	32,000.00	43,200.00
Illinois Central:—			
Ia. Falls & Sioux City, 7s, 1917,	35,000.00	35,000.00	43,050.00
Kankakee & Southwest., 5s, 1921,	60,000.00	60,000.00	70,800.00
Louisville & Nashville, 4s, 1940,	100,000.00	98,000.00	100,500.00
Louisville & Nashville, 5s, 1916,	15,000.00	15,000.00	16,050.00
Louisville & Nashville, 6s, 1930,	36,000.00	36,000.00	41,760.00
Michigan Central, 5s, 1931,	22,000.00	22,000.00	26,180.00
Minneapolis & St. Louis, 4s, 1949,	100,000.00	100,000.00	95,000.00
Minneapolis & St. Louis, 5s, 1934,	25,000.00	25,000.00	28,250.00
Southwestern Exten., 7s, 1910,	35,000.00	35,000.00	39,900.00
Minn. & Duluth, 7s, 1907,	10,000.00	10,000.00	10,400.00
New York & Long Branch, 4s, 1941,	135,000.00	135,000.00	141,750.00
N. Y., N. H. & Hartford, 3½s, 1956,	7,500.00	7,500.00	8,475.00
Pitts., Youngs. & Ashtabula:—			
Ashtabula & Pittsburg, 6s, 1908,	16,000.00	16,000.00	16,640.00
St. L., Iron Mt. & South., 4s, 1933,	50,000.00	45,000.00	47,500.00
Western Pennsylvania, 4s, 1928,	25,000.00	25,000.00	25,250.00
Totals,	\$ 3,253,000.00	3,242,000.00	3,620,355.00
BANK STOCKS.			
554 shrs. Middletown Nat., Middletown, \$	41,550.00	41,550.00	59,832.00
185 " Middlesex Co. " "	18,500.00	18,500.00	16,650.00
200 " Central " "	15,000.00	15,000.00	17,000.00
150 " Hartford " Hartford,	15,000.00	15,000.00	22,500.00
200 " City, " "	20,000.00	20,000.00	20,400.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
160	shrs.	Thames Nat.,	Norwich,	\$ 16,000.00	16,000.00	25,600.00
9	"	First	"	900.00	900.00	630.00
34	"	Yale	New Haven,	3,400.00	3,400.00	4,590.00
16	"	First	Portland, Ct.,	1,600.00	1,600.00	1,696.00
137	"	Home	Meriden,	13,700.00	13,700.00	17,125.00
56	"	First	"	5,600.00	5,600.00	10,640.00
57	"	Meriden	"	5,700.00	5,700.00	6,270.00
88	"	City	Danbury,	8,800.00	8,800.00	9,240.00
260	"	Am. Exch. Nat.,	N. Y. City,	28,000.00	28,000.00	65,000.00
100	"	Nassau,	"	5,000.00	5,000.00	10,500.00
Totals,				\$ 196,750.00	196,750.00	287,673.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,992; total amount, \$2,413,735.07
2	Number of depositors having \$1,000 and not over \$2,000,	1,306; total amount, 1,780,879.00
3	Number of depositors having over \$2,000 and not over \$10,000,	1,075; total amount, 4,146,201.00
4	Number of depositors having over \$10,000,	18; total amount, 215,012.13
5	Total number of depositors,	12,391; total deposits, \$8,555,827.20
6	Largest amount due a single depositor,	19,484.91
7	Number of accounts opened during the past year, 1,296; number closed, 1,245; increase, 51.	
8	Amount deposited, including interest credited, during the past year,	1,343,694.51
9	Amount withdrawn during the past year,	1,024,680.23
10	Amount of increase,	319,014.23
11	Total of interest and profit and loss, and rent accounts per last report,	\$243,900.65
12	Amount of income received during the year,	405,807.44— 649,708.09
13	Total expenses, including salaries, during the year,	13,936.81
14	State tax during the year,	17,463.26
15	Town and City taxes and assessments paid,	2,550.13
16	Net amount of premiums charged off,	14,930.42
17	All other amounts charged off,	847.23
18*	Dividends, 2 per cent. paid Nov. 1, 1905; amount, 2 per cent. paid May 1, 1906; amount,	161,030.81 163,943.07
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	275,006.36— 649,708.09

* 3 per cent. per annum on excess of \$10,000.

MIDDLETOWN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$39,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	400.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1.11%
28	Net income from foreclosed real estate during the past year,	1,087.47
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in June.	

OFFICERS.—President, George A. Coles; Treasurer, Arthur L. Allin; Trustees, Charles A. Boardman, Henry Ward, Samuel Russell, Henry Woodward, Edward Payne, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden, William H. Burrows, Eddie S. Davis, T. Macdonough Russell, Heman C. Whittlesey, Charles E. Lyman, A. Avery Bevin, Frank D. Haines.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$233,965.00	Whole amount of deposits, . . .	\$444,052.90
Loans on collateral security, . . .	4,300.00	Surplus account, . . .	20,575.09
Loans on personal security only, . . .	2,510.00	Interest account, less current expenses and taxes paid, . . .	2,110.01
Town, city, and borough notes and orders, . . .	15,000.00	Profit and loss account, . . .	9,454.93
United States bonds, . . .	100.00		
Town, city, school district, and corporation bonds, . . .	83,600.00		
Railroad bonds, . . .	76,590.69		
Bank stocks in Connecticut, . . .	40,560.00		
Real estate by foreclosure, . . .	2,869.37		
Cash in banks, . . .	14,697.82		
Cash in vault, . . .	2,000.05		
Total assets, . . .	\$476,192.93	Total liabilities, . . .	\$476,192.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BOND.			
Four per cent. bond, 1907, . . . \$	100.00	100.00	103.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford 4% note, . . . \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Milford, Conn., 4s, 1905, \$	18,000.00	18,000.00	18,000.00
" " " 4s, 1910, "	27,600.00	27,600.00	27,600.00
City of Columbus, Ohio, 4s, 1910, "	10,000.00	10,000.00	10,000.00
" " " 4½s, 1921, "	3,000.00	3,000.00	3,000.00
" " " 4s, 1933, "	5,000.00	5,000.00	5,000.00
" " " 4s, 1934, "	5,000.00	5,000.00	5,000.00
Omaha, Neb., 4½s, 1924, "	2,000.00	2,000.00	2,000.00
" " " 4½s, 1934, "	3,000.00	3,000.00	3,000.00
Cleveland, Ohio, 4s, 1915, "	5,000.00	5,000.00	5,000.00
" " " 4s, 1925, "	5,000.00	5,000.00	5,000.00
Totals, \$	83,600.00	83,600.00	83,600.00

MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
N. Y., Prov. & Boston, 4s, 1942, \$	5,000.00	5,000.00	5,150.00
Chicago & N. W., S. F., 6s, 1929,	7,000.00	7,000.00	7,840.00
Buffalo, N. Y. & Erie, 7s, 1916,	5,000.00	5,000.00	6,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	5,000.00
N. Cas. & Shenango Val., 6s, 1917,	5,000.00	5,000.00	6,000.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,000.00	10,000.00
S. L., I. M. & So., R. & G., 4s, 1933,	10,000.00	9,700.00	9,300.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,000.00	5,150.00
St. Paul, Minn. & Man., 4½s, 1933,	5,000.00	5,000.00	5,500.00
Conn. Ry. & Light Co., 4½s, 1951,	15,000.00	15,020.00	15,000.00
Consolidated Ry. Deb., 4s, 1955,	5,000.00	4,870.69	4,870.69
Totals, \$	77,000.00	76,590.69	79,810.69
BANK STOCKS.			
140 shrs. Merchants Nat., New Haven, \$	7,000.00	7,000.00	9,660.00
22 " Nat. New Haven, "	2,200.00	2,200.00	4,356.00
30 " Yale National, "	3,000.00	3,000.00	4,050.00
21 " Second " "	2,100.00	2,100.00	4,158.00
50 " Nat. Tradesmen's, "	5,000.00	7,030.00	9,000.00
10 " Middlesex Co. Nat., Middletown,	1,000.00	1,000.00	1,000.00
9 " First Nat., Meriden,	900.00	900.00	1,575.00
36 " Connecticut Nat., Bridgeport,	3,600.00	5,450.00	5,760.00
51 " Nat. Bk. of Com., N. London,	5,100.00	5,100.00	7,395.00
8 " Mechanics, New Haven,	480.00	480.00	480.00
50 " Phoenix Nat., Hartford,	5,000.00	6,300.00	6,000.00
Totals, \$	35,380.00	40,560.00	53,434.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,254; total amount,	\$268,022.19
2	Number of depositors having \$1,000 and not over \$2,000,	99; total amount,	127,535.29
3	Number of depositors having over \$2,000 and not over \$10,000,	17; total amount,	48,495.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,370; total deposits,	\$444,052.90
6	Largest amount due a single depositor,		6,157.36
7	Number of accounts opened during the past year, 207; number closed, 135; increase, 72.		

MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$181,578.23	
9	Amount withdrawn during the past year,	129,359.98	
10	Amount of increase,	52,218.25	
11	Total of interest and profit and loss, and rent accounts per last report,	\$11,285.89	
12	Amount of income received during the year,	20,496.40—	31,782.29
13	Total expenses, including salaries, during the year,	2,087.03	
14	State tax during the year,	750.93	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	595.28	
17	All other amounts charged off,	1,175.49	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	7,060.64	
	2 per cent. paid July 1, 1906; amount,	7,500.79	
19	Net amount carried to surplus,	1,047.19	
20	Total of interest and profit and loss and rent accounts per this report,	11,564.94—	31,782.29
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		450.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		600.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday after July 16th, each year.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday after July 16th, each year.		

OFFICERS. — President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, Wm. G. Mitchell, Sanford Hawkins, James L. Miles, Theodore Thompson, Edward C. Beach, Charles Luke, Henry C. Peck, Harry M. Merwin, Richard R. Hepburn, George F. Smith, George M. Gunn, Edward G. Miles, Dumond P. Merwin, George H. Furman, W. Cecil Durand.

* 3 per cent. per annum on amounts in excess of \$1,000

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$92,635.00	Whole amount of deposits, . . .	\$398,789.70
Loans on collateral security, . . .	1,030.00	Surplus account, . . .	20,000.00
Loans on personal security only,	10,000.00	Interest account, less current expenses and taxes paid,	5,001.28
Town, city, and borough notes and orders, . . .	19,000.00	Profit and loss account, . . .	2,420.40
Town, city, school district, and corporation bonds, . .	49,000.00	Rent account,	443.86
Railroad bonds,	158,500.00		
Bank stocks in Connecticut, . .	69,200.00		
Real estate by foreclosure, . .	180.00		
Premium account,	16,198.00		
Cash in banks,	9,419.01		
Cash in vault,	1,493.23		
Total assets,	\$426,655.24	Total liabilities,	\$426,655.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of East Haddam, \$	14,000.00	14,000.00	14,000.00
“ Naugatuck,	5,000.00	5,000.00	5,000.00
Totals, \$	19,000.00	19,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Naugatuck, Ct., 4s, 1907-12, \$	10,000.00	10,000.00	10,125.00
“ Groton, “ 4s, 1913,	5,000.00	5,000.00	5,075.00
“ Hebron, “ 3½s, 1909,	5,000.00	5,000.00	4,900.00
“ New Haven, “ 3½s, 1929,	6,000.00	6,000.00	5,780.00
“ Hartford, “ 3s, 1909,	1,000.00	1,000.00	970.00
City of Ansonia, “ 4s, 1905-15,	5,000.00	5,000.00	5,100.00
“ Norwalk, “ 4s, 1907,	5,000.00	5,000.00	5,000.00
“ Minn'plis, Minn., 4s, 1919,	5,000.00	5,000.00	5,050.00
“ Duluth, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
“ Pueblo, Col., 6s, 1906,	2,000.00	2,000.00	2,000.00
Totals, \$	49,000.00	49,000.00	49,000.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,000.00
Atch., Top. & Santa Fé:—			
General Mtge., 4s, 1995,	3,500.00	3,500.00	3,500.00
Adj., 4s, 1995,	2,000.00	2,000.00	1,920.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	4,750.00
Burl., Cedar Rap. & No., 5s, 1934,	5,000.00	5,000.00	5,950.00
Central of New Jersey, 5s, 1989,	10,000.00	10,000.00	12,500.00
Chicago, Burl. & Quincy, 3½s, 1949,	15,000.00	15,000.00	13,800.00
Chicago & Eastern Ill., 5s, 1937,	10,000.00	10,000.00	11,700.00
Chicago, Mil. & St. Paul:—			
Southern Minnesota, 6s, 1910,	3,000.00	3,000.00	3,150.00
Wisconsin Valley, 6s, 1920,	3,000.00	3,000.00	3,600.00
Chicago, R. I. & Pacific, 6s, 1917,	10,000.00	10,000.00	11,700.00
General Mortgage, 4s, 1988,	10,000.00	10,000.00	10,000.00
Delaware & Hudson C., 7s, 1917,	5,000.00	5,000.00	6,200.00
Eastern of Minnesota, 4s, 1928-48,	10,000.00	10,000.00	10,000.00
Illinois Central:—			
Springfield Division, 3½s, 1951,	5,000.00	5,000.00	4,500.00
Omaha Division, 3s, 1951,	10,000.00	10,000.00	8,000.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,300.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	6,000.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,150.00
N. Y. Cent. & Hudson R., 3½s, 1997,	10,000.00	10,000.00	9,200.00
Princeton & N. W., 3½s, 1926,	11,000.00	11,000.00	10,560.00
Rensselaer & Saratoga, 7s, 1921,	6,000.00	6,000.00	7,980.00
Totals, \$	158,500.00	158,500.00	164,460.00
BANK STOCKS.			
40 shrs. Hartford National, Hartford, \$	4,000.00	4,000.00	5,720.00
40 " Phoenix " "	4,000.00	4,000.00	5,080.00
30 " Aetna " "	3,000.00	3,000.00	6,000.00
20 " Charter Oak " "	2,000.00	2,000.00	2,700.00
40 " Farmers & Mech. Nat., " "	4,000.00	4,000.00	4,480.00
40 " First " "	4,000.00	4,000.00	6,000.00
80 " American " "	4,000.00	4,000.00	5,600.00
60 " National Exchange, " "	3,000.00	3,000.00	3,900.00
10 " City, " "	1,000.00	1,000.00	1,000.00
40 " Middletown Nat., Middletown, " "	3,000.00	3,000.00	4,000.00
40 " Central " "	3,000.00	3,000.00	3,200.00
20 " First " "	2,000.00	2,000.00	1,900.00
15 " Middlesex Co. " "	1,500.00	1,500.00	1,125.00
25 " Thames " Norwich, " "	2,500.00	2,500.00	4,000.00
20 " Uncas " " "	2,000.00	2,000.00	2,000.00
15 " First " " "	1,500.00	1,500.00	1,050.00
3 " Merchants " " "	300.00	300.00	300.00

MOODUS SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
20	shrs. Home	Nat.,	Meriden, \$	2,000.00	2,000.00	2,600.00
14	" Meriden	"	"	1,400.00	1,400.00	1,540.00
20	" City	"	Danbury,	2,000.00	2,000.00	2,000.00
6	" Danbury	"	"	600.00	600.00	600.00
50	" Waterbury	"	Waterbury,	2,500.00	2,500.00	4,000.00
10	" Citizens	"	"	1,000.00	1,000.00	1,350.00
10	" Manufacturers Nat.,	"	"	1,000.00	1,000.00	1,500.00
16	" Yale	"	New Haven,	1,600.00	1,600.00	2,180.00
40	" Deep River,	"	Deep River,	4,000.00	4,000.00	4,400.00
22	" Southington.	"	Southington,	2,200.00	2,200.00	2,420.00
10	" Mystic River	"	Mystic,	500.00	500.00	600.00
26	" First	"	Portland,	2,600.00	2,600.00	2,730.00
10	" Union Bk. of New		London,	1,000.00	1,000.00	1,100.00
20	" Nat. Bk. of N. E.,		E. Haddam,	2,000.00	2,000.00	2,000.00
Totals, \$				69,200.00	69,200.00	87,055.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	969; total amount,	\$178,868.20
2	Number of depositors having \$1,000 and not over \$2,000,	57; total amount,	79,232.46
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount,	93,919.11
4	Number of depositors having over \$10,000,	3; total amount,	46,769.93
5	Total number of depositors,	1,057; total deposits,	\$398,789.70
6	Largest amount due a single depositor,		21,011.76
7	Number of accounts opened during the past year, 89; number closed, 74; increase, 15.		
8	Amount deposited, including interest credited, during the past year,		70,529.20
9	Amount withdrawn during the past year,		55,928.17
10	Amount of increase,		14,601.03
11	Total of interest and profit and loss, and rent accounts per last report,	\$6,547.15	
12	Amount of income received during the year,	19,128.51—	25,675.66
13	Total expenses, including salaries, during the year,	1,405.54	
14	State tax during the year,	598.44	
15	Town and City taxes and assessments paid,	1.60	
16	Net amount of premiums charged off,	652.00	
17	All other amounts charged off,	0	

MOODUS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	\$7,566.00	
	2 per cent. paid July 1, 1906; amount,	7,586.45	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,865.54—	\$25,675.66
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,600.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		8%
28	Net income from foreclosed real estate during the past year,		15.90
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Thursday in July.		

OFFICERS.— President, Albert E. Purple; Vice-President, William L. Fowler, Jr.; Treasurer, Eugene W. Chaffee; Directors, Albert E. Purple, William L. Fowler, Jr., Eugene W. Chaffee (*ex officio*), Arthur W. Chaffee, Albert E. Olmsted, Thaddeus R. Spencer, Arthur J. Silliman, Oscar P. Fowler.

THE NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,415,120.00	Whole amount of deposits,	\$3,274,332.84
Loans on collateral security,	227,800.00	Surplus account,	195,000.00
Town, city, and borough notes and orders,	12,000.00	Interest account, less current expenses and taxes paid,	19,856.92
School district notes and orders,	6,125.00	Profit and loss account,	5,680.77
State bonds,	10,000.00		
Town, city, school district, and corporation bonds,	615,045.00		
Railroad bonds,	947,820.00		
Bank stocks in Connecticut,	90,120.00		
Banking house,	10,000.00		
Cash in banks,	139,199.33		
Cash in vault,	21,641.20		
Total assets,	\$3,494,870.53	Total liabilities,	\$3,494,870.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Connecticut, 3s, 1910, \$	5,000.00	5,000.00	5,050.00
" Massachusetts, 3s, 1940,	5,000.00	5,000.00	4,750.00
Totals, \$	10,000.00	10,000.00	9,800.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of West Haven, Conn., . \$	12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Northern Sch. District of Orange, Ct., \$	6,125.00	6,125.00	6,125.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
New Haven Sch. District, 4s, 1909-20, \$	20,000.00	20,000.00	20,400.00
Sec. No. Sch. Dist., Hfd., 4s, 1904-24,	10,000.00	10,000.00	10,100.00
Cent. S. D., Wallingford, 4s, 1904-14,	10,000.00	9,850.00	10,050.00
New Haven, Town, 3½s, 1909-39,	19,000.00	18,465.00	19,000.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Norwalk,	3½s, 1918,	\$ 5,000.00	5,000.00	5,000.00
Lyme,	4s, 1918,	5,000.00	5,000.00	5,225.00
East Lyme,	4s, 1925,	7,000.00	7,000.00	7,285.00
Glastonbury,	4s, 1908,	6,000.00	6,000.00	6,045.00
Norfolk,	4s, 1909,	6,000.00	6,000.00	6,060.00
Killingly,	3½s, 1920,	5,000.00	5,000.00	5,000.00
Stratford,	4s, 1918,	5,000.00	5,000.00	5,225.00
New Canaan,	3½s, 1929,	10,000.00	10,000.00	10,000.00
Portland,	3½s, 1919,	10,000.00	10,000.00	10,000.00
Essex,	3.65s, 1928,	10,000.00	10,000.00	10,275.00
Naugatuck,	4s, 1912,	15,000.00	15,000.00	15,375.00
Fairfield,	3½s, 1916,	10,000.00	10,000.00	10,000.00
Wallingford, Borough,	3½s, 1919-25,	10,000.00	10,000.00	10,000.00
Groton,	4s, 1924,	10,000.00	10,000.00	10,675.00
Bridgeport, City,	3½s, 1917,	6,000.00	6,000.00	6,000.00
New London,	3½s, 1919,	6,500.00	6,500.00	6,500.00
New Britain,	4s, 1913,	5,000.00	5,000.00	5,088.00
Middletown,	3.65s, 1915,	5,000.00	5,000.00	5,063.00
Waterbury,	4s, 1910,	6,000.00	6,000.00	6,105.00
Boston, Mass.,	4s, 1917,	5,000.00	5,000.00	5,225.00
Providence, R. I.,	4s, 1911,	5,000.00	5,000.00	5,150.00
Pawtucket, R. I.,	4s, 1937,	5,000.00	5,000.00	5,350.00
Woonsocket, R. I.,	4s, 1927,	6,000.00	6,000.00	6,345.00
Newark, N. J.,	4s, 1922,	6,000.00	6,000.00	6,285.00
Paterson, N. J.,	5s, 1918,	5,000.00	5,000.00	5,550.00
Paterson, N. J.,	4s, 1939,	10,000.00	10,000.00	10,475.00
Paterson, N. J.,	4s, 1929,	5,000.00	5,000.00	5,150.00
Trenton, N. J.,	4s, 1907,	6,000.00	6,000.00	6,045.00
Atlantic City, N. J.,	4s, 1922,	5,000.00	5,000.00	5,100.00
Wilmington, Del.,	4s, 1924,	6,000.00	6,000.00	6,225.00
Pittsburg, Penn.,	3¼s, 1930,	5,000.00	5,000.00	4,775.00
Cincinnati, Ohio,	7s, 1908,	7,000.00	7,000.00	7,472.00
Columbus, Ohio,	4s, 1908,	10,000.00	9,830.00	10,050.00
Columbus, Ohio,	4s, 1910,	20,000.00	19,600.00	20,150.00
Columbus, Ohio,	4s, 1913-33,	5,000.00	5,000.00	5,075.00
Toledo, Ohio,	3½s, 1930,	10,000.00	10,000.00	9,650.00
Toledo, Ohio,	4s, 1942,	5,000.00	5,000.00	5,238.00
Hamilton, Ohio,	5s, 1907,	5,000.00	5,000.00	5,025.00
Canton, Ohio,	4½s, 1912,	5,000.00	5,000.00	5,175.00
Akron, Ohio,	5s, 1907,	7,000.00	7,000.00	7,210.00
Muskegon, Mich.,	4s, 1934,	11,000.00	11,000.00	11,275.00
Muskegon, Mich.,	5s, 1908-10,	7,000.00	7,000.00	7,105.00
Louisville, Ky.,	4s, 1923-30,	5,000.00	5,000.00	5,313.00
Louisville, Ky.,	4s, 1928,	10,000.00	10,000.00	10,750.00
Louisville, Ky.,	4s, 1930,	41,000.00	41,000.00	44,280.00
Chicago, Ill.,	4s, 1921,	15,000.00	15,000.00	15,675.00
Minneapolis, Minn.,	4s, 1919,	5,000.00	5,000.00	5,200.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Kansas City, Mo., 4½s, 1915, \$	5,000.00	5,000.00	5,350.00
Kansas City, Kan., 4½s, 1909-14,	7,000.00	7,000.00	7,105.00
Kansas City, Kan., 6s, 1907,	5,000.00	5,000.00	5,050.00
Kansas City, Kan., 4½s, 1919,	10,000.00	10,000.00	10,600.00
Omaha, Neb., 4½s, 1907,	8,000.00	8,000.00	8,020.00
Omaha, Neb., 4s, 1918,	15,000.00	15,000.00	15,412.00
Omaha, Neb., 4½s, 1934,	5,000.00	5,000.00	5,525.00
Lincoln, Neb., 5s, 1909,	12,000.00	12,000.00	12,360.00
Lincoln, Neb., 4s, 1910-20,	6,000.00	6,000.00	6,030.00
South Omaha, Neb., 4½s, 1909-25,	10,000.00	10,000.00	10,175.00
South Omaha, Neb., 4½s, 1910-25,	10,000.00	10,000.00	10,225.00
South Omaha, Neb., 5s, 1906-21,	5,000.00	5,000.00	5,000.00
South Omaha, Neb., 4½s, 1910-24,	10,000.00	10,000.00	10,225.00
Sioux City, Iowa, 4½s, 1906-15,	5,000.00	5,000.00	5,000.00
Dubuque, Iowa, 4s, 1917,	5,000.00	5,000.00	5,100.00
Clinton, Iowa, 5s, 1912-16,	5,000.00	5,000.00	5,287.00
Colorado Springs, Col., 4s, 1911-16,	10,000.00	10,000.00	10,100.00
Colorado Springs, Col., 4s, 1912-17,	10,000.00	10,000.00	10,150.00
Colorado Springs, Col., 4s, 1913-18,	20,000.00	19,800.00	20,300.00
Colorado Springs, Col., 4s, 1915-25,	10,000.00	10,000.00	10,175.00
Pueblo, Col., 5s, 1918,	5,000.00	5,000.00	5,475.00
Totals, \$	616,500.00	615,045.00	633,453.00
RAILROAD BONDS.			
New London Northern, 4s, 1910, \$	14,000.00	14,000.00	14,140.00
Providence & Worcester, 4s, 1947,	8,000.00	8,000.00	8,480.00
Conn. & Passumpsic, 4s, 1943,	7,000.00	7,000.00	7,560.00
Maine Central, 4s, 1912,	5,000.00	5,000.00	5,100.00
Dexter & Newport Div., 4s, 1917,	5,000.00	5,000.00	5,125.00
N. Y. C. & Hud. River, 3½s, 1997,	10,000.00	10,000.00	9,500.00
Beech Creek, 4s, 1936,	10,000.00	10,000.00	10,550.00
Utica & Black River, 4s, 1922,	6,000.00	6,000.00	6,240.00
Genesee & Wyoming, 5s, 1929,	20,000.00	20,000.00	21,800.00
Buffalo & Susquehanna, 4s, 1951,	30,000.00	29,200.00	29,400.00
Pennsylvania R. R.:—			
Erie & Pittsburg, 3½s, 1940,	45,000.00	45,000.00	43,650.00
River Front, 4½s, 1912,	5,000.00	5,000.00	5,100.00
Sunbury & Lewiston, 4s, 1936,	5,000.00	5,000.00	5,050.00
Ashland Coal & Iron, 4s, 1905-25,	10,000.00	10,000.00	10,000.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,500.00
Michigan Central:—			
Michigan Air Line, 4s, 1940,	25,000.00	25,000.00	26,187.00
Grand River Valley, 6s, 1909,	5,000.00	5,000.00	5,325.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Illinois Central:—			
Main Line, 4s, 1951, \$	6,000.00	6,000.00	6,600.00
Springfield Division, 3½s, 1951,	17,000.00	16,790.00	15,895.00
Western Lines, 4s, 1951,	10,000.00	10,000.00	10,600.00
Litchfield Division, 3s, 1951,	10,000.00	9,100.00	9,050.00
Omaha Division, 3s, 1951,	10,000.00	9,050.00	8,100.00
Louisville Division, 3½s, 1953,	20,000.00	20,000.00	18,700.00
Chic., St. L. & New Or., 3½s, 1951,	10,000.00	9,750.00	9,450.00
Eastern of Minnesota, 5s, 1908,	15,000.00	15,000.00	15,263.00
Eastern of Minnesota, 4s, 1928-48,	10,000.00	10,000.00	10,200.00
Chicago & Alton, 3s, 1949,	30,000.00	28,780.00	24,600.00
Term'l Assn. of St. Louis, 4½s, 1939,	10,000.00	10,000.00	11,000.00
Term'l Assn. of St. Louis, 4s, 1910-53,	10,000.00	9,960.00	9,900.00
St. L. Mer. Bridge Term'l, 5s, 1930,	15,000.00	15,000.00	17,100.00
Minneapolis & St. Louis, 4s, 1949,	65,000.00	64,830.00	63,400.00
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911,	11,000.00	11,000.00	12,540.00
Chicago, Burl. & Quincy:—			
Iowa Division, 4s, 1919,	18,000.00	18,000.00	18,360.00
Nebraska Extension, 4s, 1927,	10,000.00	10,000.00	10,350.00
Illinois Division, 3½s, 1929-49,	15,000.00	15,000.00	14,250.00
Chicago, Mil. & St. Paul:—			
General Mortgage, 4s, 1989,	10,000.00	10,000.00	10,900.00
General Mortgage, 3½s, 1989,	20,000.00	20,000.00	18,700.00
So. Minnesota Div., 6s, 1910,	13,000.00	13,000.00	13,845.00
Mineral Point, 5s, 1910,	15,000.00	15,000.00	15,600.00
Dakota & Gt. Southern, 5s, 1916,	10,000.00	10,000.00	10,600.00
Hastings & Dakota, 5s, 1910,	5,000.00	5,000.00	5,150.00
Milwaukee & Northern, 6s, 1910,	5,000.00	5,000.00	5,338.00
Chicago, R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	51,250.00
St. Paul, Minn. & Man., 4s, 1937,	45,000.00	45,000.00	46,350.00
St. Paul, Minn. & Man., 4½s, 1933,	10,000.00	10,000.00	11,050.00
Dakota Extension, 6s, 1910,	5,000.00	5,000.00	5,450.00
Louisville & Nashville, 5s, 1937,	5,000.00	5,000.00	5,875.00
Louisville & Nashville, 4s, 1940,	5,000.00	5,000.00	5,100.00
St. Louis, Iron Mt. & So., 4s, 1933,	60,000.00	58,485.00	57,000.00
Chicago & Eastern Ill., 5s, 1937,	10,000.00	10,000.00	11,900.00
Atlantic Coast Line, 4s, 1952,	20,000.00	20,000.00	20,000.00
Southern Indiana, 4s, 1951,	25,000.00	23,875.00	23,500.00
Conn. Ry. & Light. Co., 4½s, Opt.,	40,000.00	40,000.00	40,400.00
Conn. Ry. & Light. Co., 4½s, 1951,	16,000.00	16,000.00	16,480.00
Meriden Horse R. R. Co., 5s, 1924,	13,000.00	13,000.00	14,560.00
New Haven Street Ry. Co.:—			
Edgewood Avenue, 5s, 1914,	25,000.00	25,000.00	26,750.00
State Street, 5s, 1913,	25,000.00	25,000.00	26,625.00
Con., N. Y., N. H. & H., 4s, 1956,	15,000.00	15,000.00	15,000.00
Totals, \$	959,000.00	947,820.00	967,388.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
176 shrs. Yale National, New Haven, \$	17,600.00	17,600.00	23,228.00
270 " Merchants " "	13,500.00	13,500.00	18,090.00
34 " Second " "	3,400.00	3,400.00	6,800.00
1152 " County " "	11,520.00	11,520.00	20,636.00
32 " Tradesmen's " "	3,200.00	3,200.00	5,760.00
100 " Mechanics, " "	6,000.00	6,000.00	6,600.00
30 " First National, Middletown,	3,000.00	3,000.00	3,000.00
50 " Middlesex Co. Nat., " "	5,000.00	5,000.00	4,250.00
14 " Phoenix " Hartford,	1,400.00	1,400.00	1,740.00
40 " City, " "	4,000.00	4,000.00	3,800.00
48 " First National, Meriden,	4,800.00	4,800.00	9,600.00
13 " Home " "	1,300.00	1,300.00	1,690.00
14 " Southington Nat., Southington,	1,400.00	1,400.00	1,540.00
31 " Clinton " Clinton,	3,100.00	3,100.00	3,565.00
45 " National, Norwalk,	4,500.00	4,500.00	4,880.00
10 " Fairfield Co. Nat., " "	1,000.00	1,000.00	1,000.00
14 " First " Portland,	1,400.00	1,400.00	1,470.00
40 " Union, New London,	4,000.00	4,000.00	4,200.00
Totals, \$	90,120.00	90,120.00	121,829.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,484; total amount, \$1,259,383.07
2	Number of depositors having \$1,000 and not over \$2,000,	813; total amount, 1,057,199.54
3	Number of depositors having over \$2,000 and not over \$10,000,	306; total amount, 917,148.37
4	Number of depositors having over \$10,000,	2; total amount, 40,601.86
5	Total number of depositors,	6,605; total deposits, \$3,274,332.84
6	Largest amount due a single depositor,	29,400.14
7	Number of accounts opened during the past year, 1,388; number closed, 1,049; increase, 339.	
8	Amount deposited, including interest credited, during the past year,	1,166,698.68
9	Amount withdrawn during the past year,	1,025,743.41
10	Amount of increase,	140,955.27
11	Total of interest and profit and loss, and rent accounts per last report,	\$23,503.56
12	Amount of income received during the year,	155,844.63— 179,348.19
13	Total expenses, including salaries, during the year,	10,826.85
14	State tax during the year,	7,126.44
15	Town and City taxes and assessments paid,	370.16
16	Net amount of premiums charged off,	10,703.62

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

MISCELLANEOUS ITEMS.—CONTINUED.

17	All other amounts charged off,	\$529.36	
18	Dividends, 1¼ per cent. paid Jan. 1, 1906; amount,	51,204.25	
	1¼ per cent. paid July 1, 1906; amount,	53,049.82	
19	Net amount carried to surplus,	20,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	25,537.69	\$179,348.19
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		300.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	28,725.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after first Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after first Tuesday in July.		

OFFICERS.—President, Frederick W. J. Sizer; Julius Twiss, Treasurer; Directors or Trustees, Frederick W. J. Sizer, Julius Twiss, Francis E. Spencer, George D. Watrous, Frederick C. Earle, John T. Manson, John B. Carrington, Theodore J. Ackerman, Charles F. Root, Pierce N. Welch, Max Adler, William T. Fields, S. Fred. Strong, Henry B. Sargent.

NAUGATUCK SAVINGS BANK.

A. C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$733,506.81	Whole amount of deposits, \$1,589,998.67	
Loans on collateral security, . . .	68,860.00	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	43,447.00	Interest account, less current expenses and taxes paid, . . .	13,856.27
Town, city, and borough notes and orders, . . .	45,000.00	Profit and loss account, . . .	428.25
School district notes and orders, . . .	19,350.00		
Town, city, school district, and corporation bonds, . . .	89,000.00		
Railroad bonds, . . .	452,500.00		
Railroad stocks, . . .	28,000.00		
Bank stocks in Connecticut, . . .	82,000.00		
Bank stocks in other states, . . .	5,000.00		
Real estate by foreclosure, . . .	3,693.00		
Banking house, . . .	15,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	87.09		
Premium account, . . .	21,941.02		
Cash in banks, . . .	46,228.73		
Cash in vault, . . .	667.54		
Total assets, . . .	\$1,654,281.19	Total liabilities, . . .	\$1,654,281.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck, \$	45,000.00	45,000.00	45,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union City Sch. Dist., Naugatuck, . . \$	16,350.00	16,350.00	16,350.00
Pond Hill Sch. Dist., Naugatuck, . .	3,000.00	3,000.00	3,000.00
Totals, \$	19,350.00	19,350.00	19,350.00
RAILROAD STOCKS.			
280 shrs. N. Y., N. H. & Hartford, . . \$	28,000.00	28,000.00	53,760.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Atlantic C., N. J., 4s, 1933, \$	5,000.00	5,000.00	5,150.00
“ Columbus, Ohio, 5s, 1911,	10,000.00	10,000.00	10,400.00
“ Omaha, Neb., 4½s, 1934,	10,000.00	10,000.00	10,800.00
City of Duluth, Minn., 4s, 1920,	10,000.00	10,000.00	10,400.00
Bor. of Naugatuck, Ct., 4s, 1905-06,	6,000.00	6,000.00	6,000.00
Town of Naugatuck, “ 4s, 1912,	28,000.00	28,000.00	28,000.00
“ Greenwich, “ 4s, 1915,	10,000.00	10,000.00	10,400.00
“ E. Hartford, “ 4s, 1924,	10,000.00	10,000.00	10,400.00
Totals, \$	89,000.00	89,000.00	91,550.00
RAILROAD BONDS.			
Illinois Central:—			
Chic. St. L. & N. O. Div., 3½s, 1951, \$	25,000.00	25,000.00	23,250.00
Springfield Division, 3½s, 1951,	10,000.00	10,000.00	9,300.00
Louisville Division, 3½s, 1953,	10,000.00	10,000.00	9,300.00
Balt. & Ohio, Cent. O. Div., 4½s, 1930,	17,000.00	17,000.00	18,360.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	5,750.00
N. Y. Cent. & Hudson River:—			
Beech Creek Division, 4s, 1936,	25,000.00	25,000.00	26,000.00
Penn., Erie & Pitts. Div., 3½s, 1940,	10,000.00	10,000.00	9,400.00
St. Paul, M. & M., 4½s, 1933,	30,000.00	30,000.00	33,000.00
St. Paul, M. & M., 4s, 1937,	20,000.00	20,000.00	20,800.00
N. J. C., Long Branch Div., 4s, 1941,	10,000.00	10,000.00	10,500.00
Chicago, Mil. & St. Paul, 3½s, 1939,	20,000.00	20,000.00	18,800.00
C., B. & Q., Illinois Div., 3½s, 1949,	15,000.00	15,000.00	13,800.00
C., B. & Q., Illinois Div., 4s, 1949,	15,000.00	15,000.00	15,300.00
Chic., St. Paul, M. & O., 6s, 1930,	5,000.00	5,000.00	6,000.00
P. & R., P. H. & P. Div., 5s, 1925,	5,000.00	5,000.00	6,000.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,300.00
Cleveland & Pittsburgh, 3½s, 1942,	20,000.00	20,000.00	18,400.00
Utica & Black River, 4s, 1922,	10,000.00	10,000.00	10,300.00
Sioux City & Pacific, 3½s, 1936,	25,000.00	25,000.00	23,000.00
Chicago, R. I., & Pacific, 4s, 1938,	40,000.00	40,000.00	40,400.00
Delaware & Chesapeake, 4s, 1912,	10,000.00	10,000.00	10,200.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,700.00
Burl., Cedar Rapids & No., 5s, 1934,	20,000.00	20,000.00	24,000.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	5,000.00
St. L., Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	15,000.00	15,000.00	13,950.00
Allegheny & Western, 4s, 1938,	10,000.00	10,000.00	10,800.00
Consolidated Ry. Co., 4s, 1954,	20,000.00	20,000.00	20,000.00
N. Y., N. H. & Hartford, 3½s, 1947,	15,000.00	15,000.00	13,800.00
Debentures, Convertible, 3½s, 1956,	10,500.00	10,500.00	11,760.00
Harlem & Portchester, 4s, 1954,	10,000.00	10,000.00	10,450.00
Totals, \$	452,500.00	452,500.00	457,620.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
20 shrs. Hartford Nat., Hartford, \$	2,000.00	2,000.00	2,900.00
40 " American " "	2,000.00	2,000.00	2,800.00
15 " Etna " "	1,500.00	1,500.00	3,000.00
9 " Phoenix " "	900.00	900.00	1,125.00
7 " Charter Oak " "	700.00	700.00	945.00
40 " National Exchange, " "	2,000.00	2,000.00	2,600.00
40 " New Britain Nat., New Britain,	4,000.00	4,000.00	6,400.00
65 " Mechanics " "	6,500.00	6,500.00	13,000.00
13 " Danbury " Danbury,	1,300.00	1,300.00	1,300.00
30 " City " Bridgeport,	3,000.00	3,000.00	4,800.00
120 " Pequonnock " "	12,000.00	12,000.00	18,000.00
80 " Bridgeport, " "	4,000.00	4,000.00	7,600.00
100 " Waterbury, " Waterbury,	5,000.00	5,000.00	8,000.00
50 " Fourth " "	5,000.00	5,000.00	7,500.00
30 " Deep River, " Deep River,	3,000.00	3,000.00	3,300.00
50 " Thomaston " Thomaston,	5,000.00	5,000.00	5,500.00
50 " Stamford " Stamford,	5,000.00	5,000.00	7,500.00
15 " First " Litchfield,	1,500.00	1,500.00	1,500.00
10 " City " So. Norwalk,	1,000.00	1,000.00	2,000.00
40 " Home " Meriden,	4,000.00	4,000.00	5,200.00
17 " Meriden " "	1,700.00	1,700.00	1,870.00
20 " First " Stonington,	2,000.00	2,000.00	2,500.00
10 " Thames " Norwich,	1,000.00	1,000.00	1,700.00
9 " City " New London,	900.00	900.00	1,305.00
70 " Nat. Bk. of N. E., E. Haddam,	7,000.00	7,000.00	7,000.00
50 " First National, New York,	5,000.00	5,000.00	35,000.00
Totals, \$	87,000.00	87,000.00	154,345.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,198; total amount,	\$793,710.42
2	Number of depositors having \$1,000 and not over \$2,000,	345; total amount,	451,571.92
3	Number of depositors having over \$2,000, and not over \$10,000,	111; total amount,	344,716.33
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,654; total deposits,	\$1,589,998.67
6	Largest amount due a single depositor,		7,347.42
7	Number of accounts opened during the past year, 722; number closed, 529; increase, 193.		
8	Amount deposited, including interest credited, during the past year,		481,250.15

NAUGATUCK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$383,744.86	
10	Amount of increase,	97,505.29	
11	Total of interest and profit and loss and rent accounts per last report,	\$13,824.33	
12	Amount of income received during the year,	72,181.90—	86,006.23
13	Total expenses, including salaries during the year,	4,560.60	
14	State tax during the year,	3,240.25	
15	Town and City taxes and assessments paid,	289.00	
16	Net amount of premiums charged off,	3,500.00	
17	All other amounts charged off,	532.85	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	28,405.70	
	2 per cent. paid July, 1906; amount,	29,195.31	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	14,282.52—	86,006.23
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year.	3,893.00	
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	29,300.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	20,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	14,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, Wm. Ward; Treasurer, A. C. Tuttle; Trustees,
F. F. Schaffer, T. M. Bull, D. P. Mills, A. C. Tuttle, W. T. Rodenbach.

NEW CANAAN SAVINGS BANK.

G. F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$95,184.00	Whole amount of deposits, .	\$202,383.47
Loans on collateral security, .	1,600.00	Surplus account, . . .	10,500.00
Town, city, and borough notes and orders, . . .	19,500.00	Interest account, less current expenses and taxes paid, . . .	6,501.09
Railroad bonds, . . .	74,000.00	Profit and loss account, .	4,398.11
Bank stocks in Connecticut, .	20,000.00		
Real estate by foreclosure, .	4,888.59		
Premium account, . . .	419.14		
Cash in banks, . . .	8,184.53		
Cash in vault, . . .	6.41		
Total assets, . . .	\$223,782.67	Total liabilities, . . .	\$223,782.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Canaan, . . . \$	18,000.00	18,000.00	18,000.00
Borough of New Canaan, . . .	3,500.00	3,500.00	3,500.00
Totals, \$	19,500.00	19,500.00	19,500.00
RAILROAD BONDS.			
Tuscarora Valley, 5s, 1917, \$	7,000.00	7,000.00	7,700.00
Montana Central, 5s, 1937, .	3,000.00	3,000.00	3,510.00
Consolidated Railway, 4s, 1954, .	5,000.00	5,000.00	4,750.00
Buffalo & Susquehanna, 4s, 1951, .	21,000.00	21,000.00	20,160.00
Atlantic Coast Line, 4s, 1952, .	11,000.00	11,000.00	10,890.00
Minneapolis & St. Louis, 4s, 1949, .	4,000.00	4,000.00	3,840.00
Minneapolis & St. Louis, 5s, 1934, .	8,000.00	8,000.00	9,280.00
St. L., Iron Mt. & Southern: —			
Riv. & Gulf Division, 4s, 1933, .	10,000.00	10,000.00	9,300.00
Conn. Ry. & Light. Co., 4½s, 1951, .	2,000.00	2,000.00	2,000.00
Potomac Valley, 5s, 1941, .	3,000.00	3,000.00	3,420.00
Totals, \$	74,000.00	74,000.00	74,950.00
BANK STOCKS.			
200 shrs. First Nat., New Canaan, Ct., \$	20,000.00	20,000.00	19,500.00

NEW CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	782; total amount,	\$124,159.79
2	Number of depositors having \$1,000 and not over \$2,000,	47; total amount,	57,221.22
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	21,002.46
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	836; total deposits,	\$202,383.47
6	Largest amount due a single depositor,		5,444.91
7	Number of accounts opened during the past year, 197; number closed, 90; increase, 107.		
8	Amount deposited, including interest credited, during the past year,		96,811.67
9	Amount withdrawn during the past year,		58,452.49
10	Amount of increase,		38,359.18
11	Total of interest and profit and loss, and rent accounts per last report,	\$10,691.96	
12	Amount of income received during the year,	9,113.12—	19,805.08
13	Total expenses including salaries during the year,	737.88	
14	State tax during the year,	202.08	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	800.00	
17	All other amounts charged off,	5.00	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	2,956.28	
	2 per cent. paid July 1906; amount,	3,204.64	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	10,899.20—	19,805.08
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,600.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		6.50
28	Net income from foreclosed real estate during the past year,		317.34
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, F. E. Weed; Treasurer, G. F. Lockwood; Directors or Trustees, F. E. Weed, B. P. Mead, L. B. Sutton, Edwin Hoyt, C. W. Hodges, F. E. Green, G. F. Lockwood.

THE NEW HARTFORD SAVINGS BANK.

CLARENCE E. JONES, Treasurer.

INCORPORATED, 1899.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$22,375.00	Whole amount of deposits, .	\$64,200.09
Loans on collateral security, . . .	2,000.00	Surplus accopnt, . . .	562.71
Loans on personal security only, . . .	6,280.00	Interest account, less current expenses and taxes paid,	366.40
Town, city, and borough notes and orders, . . .	2,000.00		
School district notes and orders,	250.00		
Town, city, school district, and corporation bonds, . .	1,900.00		
Railroad bonds,	19,671.50		
Bank stocks in Connecticut, . .	5,100.00		
Furniture and fixtures, . . .	65.91		
Premium account,	1,795.75		
Cash in banks,	3,545.54		
Cash in vault,	145.50		
Total assets,	\$65,129.20	Total liabilities,	\$65,129.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Hartford, \$	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Pine Meadow — New Hartford, . . \$	250.00	250.00	250.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of New Hartford, 3½s, 1921, \$	2,000.00	1,900.00	2,000.00
RAILROAD BONDS.			
Conn. Ry. & Lighting Co., 4½s, 1951, \$	3,000.00	3,000.00	3,060.00
Consolidated Ry. Co., 4s, 1955, . .	5,000.00	4,850.00	4,950.00
Buffalo & Susquehanna, 4s, 1951, . .	5,000.00	4,895.50	5,000.00
Minn. & St. Louis, 4s, 1949, . . .	4,000.00	3,926.00	3,926.00
Potomac Valley, 5s, 1941,	3,000.00	3,000.00	3,510.00
Totals, \$	20,000.00	19,671.50	20,446.00

THE NEW HARTFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
10 shrs. First	National, Stonington, \$	1,000.00	1,000.00	1,200.00
10 " "	" Winsted,	1,000.00	1,000.00	1,060.00
16 " Hartford	" Hartford,	1,600.00	1,600.00	2,288.00
10 " Merchants	" New Haven,	500.00	500.00	650.00
5 " Phoenix	" Hartford,	500.00	500.00	635.00
5 " Yale	" New Haven,	500.00	500.00	690.00
Totals, \$		5,100.00	5,100.00	6,523.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	326; total amount,	\$50,100.61
2	Number of depositors having \$1,000 and not over \$2,000,	10; total amount,	11,879.89
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,219.59
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	337; total deposits,	\$64,200.09
6	Largest amount due a single depositor,		2,219.59
7	Number of accounts opened during the past year, 85; number closed, 48; increase, 37.		
8	Amount deposited, including interest credited, during the past year,		59,060.73
9	Amount withdrawn during the past year,		49,533.05
10	Amount of increase,		9,527.68
11	Total of interest and profit and loss, and rent accounts per last report,	\$250.64	
12	Amount of income received during the year,	2,804.36—	3,055.00
13	Total expenses, including salaries during the year,	555.00	
14	State tax during the year,	10.94	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	37.50	
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	921.41	
	2 per cent. paid July 1, 1906; amount,	1,012.23	
19	Net amount carried to surplus,	151.52	
20	Total of interest and profit and loss and rent accounts per this report,	366.40—	3,055.00
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes

* 8 per cent. per annum on excess of \$1,000.

THE NEW HARTFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$3,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	4,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.	

OFFICERS. — President, George W. Bancroft; Treasurer, Clarence E. Jones; Directors or Trustees, George W. Bancroft, Frank M. Chapin, Frederic B. Jones, Edward E. Kellogg, Henry T. Smith, Remi Cadoret, Frederick A. Jewell, Wilfred D. Youngs, Frank P. Marble, Wilbur E. Drake, Edwin R. Carter.

THE NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,383,907.00	Whole amount of deposits, \$13,979,014.49
Loans on collateral security, 2,097,404.00	Surplus account, . . . 600,000.00
Loans on personal security only, . . . 263,500.00	Interest account, less current expenses and taxes paid, . . . 151,066.37
Town, city, and borough notes, . . . 145,000.00	Profit and loss account, . . . 233,903.46
School district notes, . . . 28,500.00	
Town, city, school district, and corporation bonds, . . 4,204,146.50	
Railroad bonds, . . . 5,166,993.75	
Bank stocks in Connecticut, 104,600.00	
Real estate by foreclosure, 383.96	
Banking house, . . . 75,000.00	
Cash in banks, . . . 362,925.87	
Cash in vault, . . . 131,623.24	
Total assets, . . . \$14,963,984.32	Total liabilities, . . . \$14,963,984.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Town of Madison, \$	5,000.00	5,000.00	5,000.00
" Milford,	25,000.00	25,000.00	25,000.00
" New Milford,	15,000.00	15,000.00	15,000.00
" Meriden,	100,000.00	100,000.00	100,000.00
Totals, \$	145,000.00	145,000.00	145,000.00
SCHOOL DISTRICT NOTES.			
Union School District of East Haven, \$	500.00	500.00	500.00
West Haven Union School District, .	28,000.00	28,000.00	28,000.00
Totals, \$	28,500.00	28,500.00	28,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Danbury, Conn., Town, 3½s, 1932, \$	25,000.00	25,000.00	25,000.00
East Hartford, " " 4s, 1924, .	15,000.00	15,000.00	15,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Fairfield, Conn., Town, 3½s, 1916, \$	9,000.00	9,000.00	9,000.00
Killingly, " " 3½s, 1920,	35,000.00	35,000.00	35,000.00
Middletown, " " 3.65s, 1909,	92,000.00	92,000.00	92,000.00
Milford, " " 4s, 1915,	14,900.00	14,900.00	14,900.00
New Britain, " " 4s, 1907-27,	44,000.00	44,000.00	44,000.00
New Haven, " " 3½s, 1909-39,	171,000.00	170,935.00	170,935.00
Orange, " " 4s, 1916,	54,000.00	54,000.00	54,000.00
Saybrook, " " 3.65s, Opt.	20,000.00	20,000.00	20,000.00
Stratford, " " 4s, 1926,	12,000.00	12,000.00	12,000.00
Wallingford, " " 4s, 1927,	14,000.00	14,000.00	14,000.00
Central School, " 3½s, 1907-19,	23,000.00	23,000.00	23,000.00
Ansonia, Conn., City, 4s, Opt.	1,000.00	1,000.00	1,000.00
Derby, " " 4s, 1914,	25,000.00	25,000.00	25,000.00
Hartford, " " 4s, Opt.	35,000.00	35,000.00	35,000.00
New Haven, " School, 4s, 1909-34,	226,000.00	226,000.00	226,000.00
Norwalk, " City, 3½s, 1919-29,	25,000.00	25,000.00	25,000.00
So. Norwalk, " " 4s, 1928,	25,000.00	25,000.00	25,000.00
Waterbury, " " 4s, 1910,	6,000.00	6,000.00	6,000.00
New Britain, " " 4s, 1908-18,	3,000.00	3,000.00	3,000.00
Col. Springs, Col., " 4½s, 1907-12,	15,000.00	15,000.00	15,000.00
Col. Springs, Col., " 4s, 1909-14,	26,000.00	26,000.00	26,000.00
Denver, Col., City & Co., 5s, 1919,	100,000.00	100,000.00	110,000.00
Pueblo, Col., City, 4½s, 1914,	25,000.00	25,000.00	25,000.00
Chicago, Ill., " 4s, 1908-21,	220,000.00	220,000.00	220,000.00
Chicago, Ill., " 3½s, 1919,	50,000.00	50,000.00	50,000.00
Fort Wayne, Ind., " 4½s, 1913,	50,000.00	50,000.00	51,500.00
New Albany, Ind., " 5s, 1915,	100,000.00	100,000.00	107,000.00
South Bend, Ind., " 4s, 1916,	25,000.00	25,000.00	25,000.00
Davenport, Iowa, " 4½s, 1909,	100,000.00	100,000.00	101,250.00
Dubuque, Iowa, " 4s, 1917,	25,000.00	25,000.00	25,000.00
Jackson, Mich., " 5s, 1907,	20,000.00	20,000.00	20,400.00
Duluth, Minn., " 5s, 1907-23,	76,000.00	76,000.00	76,820.00
Minneapolis, Minn., " 4s, 1919,	50,000.00	50,000.00	50,000.00
Minneapolis, Minn., " 4½s, 1921,	50,000.00	50,000.00	52,750.00
St. Paul, Minn., " 5s, 1913-15,	95,000.00	95,000.00	99,400.00
St. Paul, Minn., " 4½s, 1918-19,	30,000.00	30,000.00	30,750.00
Augusta, Maine, " 4s, 1916,	10,000.00	10,000.00	10,000.00
Bath, Maine, " 4½s, 1907,	85,000.00	85,000.00	85,000.00
Bath, Maine, " 4s, 1911-21,	6,000.00	4,975.00	4,975.00
Portland, Maine, " 6s, 1907,	50,000.00	50,000.00	51,000.00
Kansas City, Mo., " 4½s, 1915,	50,000.00	50,000.00	51,750.00
Kansas City, Mo., " 4s, 1910,	25,000.00	24,904.00	24,904.00
St. Louis, Mo., " 4s, 1908-12,	183,000.00	183,000.00	183,000.00
Omaha, Neb., " 5s, 1909-11,	4,000.00	4,000.00	4,080.00
Omaha, Neb., " 4½s, 1934,	56,000.00	56,000.00	60,480.00
Omaha, Neb., " 4s, 1918-33,	140,000.00	140,000.00	140,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Atlantic City, N. J. City, 4s, 1930, \$	75,000.00	75,000.00	75,000.00
Camden, N. J., " 4½s, 1922-23,	100,000.00	100,000.00	106,000.00
Hoboken, N. J., " 4s, 1918,	50,000.00	50,000.00	50,000.00
Paterson, N. J., " 5s, 1906-08,	38,000.00	38,000.00	38,380.00
Paterson, N. J., " 4½s, 1910,	37,000.00	37,000.00	37,555.00
Paterson, N. J., " 4s, 1921-39,	75,000.00	75,000.00	75,000.00
Trenton, N. J., " 5s, 1916,	5,000.00	5,000.00	5,450.00
Buffalo, N. Y., " 3s, 1910,	30,000.00	29,625.00	28,900.00
Canton, Ohio, " 5s, 1915,	25,000.00	25,000.00	26,750.00
Canton, Ohio, " 4½s, 1906-18.	34,000.00	34,000.00	34,835.00
Cincinnati, Ohio, " 7s, 1908,	5,000.00	5,000.00	5,250.00
Cincinnati, Ohio, " 6s, 1909,	10,000.00	10,000.00	10,550.00
Cincinnati, Ohio, " 5s, 1910-30,	50,000.00	50,000.00	51,750.00
Columbus, Ohio, " 5s, 1907-13,	75,000.00	75,000.00	76,625.00
Columbus, Ohio, " 4s, 1907-18,	310,000.00	310,000.00	310,000.00
Dayton, Ohio, " 4s, 1909-11,	60,000.00	60,000.00	60,000.00
Toledo, Ohio, " 4½s, 1909-19,	15,000.00	15,000.00	15,396.00
Toledo, Ohio, " 4s, 1922-42,	37,000.00	37,000.00	37,000.00
Cleveland, Ohio, " 4s, 1910-26,	250,000.00	250,000.00	250,000.00
Pittsburg, Pa., " 3¼s, 1909-15,	150,000.00	150,000.00	145,500.00
Wilkes-Barre, Pa., " 4½s, 1907-27,	30,000.00	30,000.00	30,000.00
Pawtucket, R. I., " 4s, 1910-37,	67,000.00	67,000.00	67,000.00
Birmingham, Conn., Bor., 4s, 1908,	45,000.00	45,000.00	45,000.00
Norwalk, " " 4s, 1908,	40,000.00	40,000.00	40,000.00
Ridgefield, " " 3½s, 1922-32,	25,000.00	25,000.00	25,000.00
Wallingford, " " 4s, 1923,	5,000.00	5,000.00	5,000.00
Wallingford, " " 3¼s, 1907-29,	11,000.00	10,807.50	} 21,807.50
Wallingford, " " 3¼s, 1907-29,	11,000.00	11,000.00	
Totals, \$	4,204,900.00	4,204,146.50	4,249,542.50
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, Opt., \$	25,000.00	25,000.00	25,000.00
Atchison & Nebraska, 7s, 1908,	23,500.00	23,500.00	24,250.00
Buffalo, N. Y. & Erie, 7s, 1916,	30,000.00	30,000.00	36,500.00
Burl., Cedar Rap. & No., 5s, 1934,	353,000.00	353,000.00	416,500.00
Chicago & Alton, 3s, 1949,	200,000.00	188,000.00	162,000.00
Chicago & Eastern of Ill., 6s, 1934,	15,000.00	15,000.00	20,000.00
Chicago & Eastern of Ill., 5s, 1937,	300,000.00	300,000.00	351,000.00
Chicago, R. I. & Pacific, 6s, 1917,	200,000.00	200,000.00	234,000.00
Chicago, R. I. & Pacific, 4s, 1988,	200,000.00	200,000.00	200,000.00
Clearfield & Mahoning, 5s, 1943,	35,000.00	35,000.00	40,000.00
Cleve. & Mahoning Val., 5s, 1938,	50,000.00	50,000.00	56,500.00
Conn. Ry. & Light. Co., 4½s, 1951,	15,000.00	15,000.00	15,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Consol. Ry. Deb., 4s, 1954, \$	150,000.00	145,968.75	144,000.00
D. & H. C. Co., Pa. Div., 7s, 1917,	100,000.00	100,000.00	127,500.00
Eastern of Minnesota, 5s, 1908,	30,000.00	30,000.00	30,500.00
Northern, 4s, 1948,	18,000.00	18,000.00	18,000.00
Erie & Pittsburgh, 3½s, 1940,	250,000.00	250,000.00	237,500.00
Evansville & Terre Haute, 6s, 1921,	40,000.00	40,000.00	47,000.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	150,000.00	147,250.00	138,000.00
Springfield Division, 3½s, 1951,	175,000.00	171,875.00	158,000.00
Iowa Falls & Sioux City, 7s, 1917,	50,000.00	50,000.00	63,000.00
Joliet & Northern Ind., 7s, 1907,	25,000.00	25,000.00	25,000.00
Kalamazoo, A. & G. Rap., 5s, 1938,	5,000.00	5,000.00	5,800.00
Little Miami, 5s, 1912,	154,000.00	154,000.00	163,200.00
McK'sport & Belle Ver., 6s, 1918,	15,000.00	15,000.00	17,800.00
Michigan Central, 4s, 1940,	50,000.00	50,000.00	50,000.00
Minneapolis & St. Louis, 5s, 1934,	50,000.00	50,000.00	56,000.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Montana Central, 6s, 1937,	57,000.00	57,000.00	76,000.00
Montgomery & Erie, 5s, 1926,	21,000.00	21,000.00	23,500.00
Morris & Essex, 7s, 1914-15,	75,000.00	75,000.00	90,000.00
Naugatuck, 4s, 1954,	110,000.00	110,000.00	114,400.00
N. Y., Lack. & Western, 6s, 1921,	115,000.00	115,000.00	139,000.00
N. Y., N. H. & Hartford, 4s, 1954,	250,000.00	250,000.00	260,000.00
Debentures, 4s, 1907-47,	225,000.00	225,000.00	225,000.00
Northern of New Jersey, 6s, 1917,	10,000.00	10,000.00	11,500.00
N. Y., Prov. & Boston, 4s, 1942,	11,000.00	11,000.00	11,200.00
Pitta, McK. & Yough., 6s, 1932,	50,000.00	50,000.00	65,000.00
Republican Valley, 6s, Opt.,	2,400.00	2,400.00	2,400.00
Rome, Watertown & Og., 6s, 1910,	50,000.00	50,000.00	52,500.00
Shore Line, 4½s, 1910,	200,000.00	200,000.00	204,000.00
St. L. Mer. Bridge Term'l, 5s, 1930,	105,000.00	105,000.00	120,000.00
St. Paul, Minn. & Man.:—			
Dakota Extension, 6s, 1910,	70,000.00	70,000.00	75,500.00
Montana Extension, 4s, 1937,	156,000.00	156,000.00	156,000.00
Manitoba, 4½s, 1933,	150,000.00	150,000.00	162,000.00
Terre Haute & Ind., 5s, 1925,	75,000.00	75,000.00	83,000.00
Willmar & Sioux Falls, 5s, 1938,	158,000.00	158,000.00	186,500.00
Des Moines & Minn., 7s, 1907,	10,000.00	10,000.00	10,100.00
Cedar Rapids & Mo. Riv., 7s, 1916,	50,000.00	50,000.00	61,000.00
Madison Extensions, 7s, 1911,	75,000.00	75,000.00	83,000.00
Menominee Extensions, 7s, 1911,	125,000.00	125,000.00	140,000.00
Mil., Lake Shore & Western:—			
Michigan Division, 6s, 1924,	10,000.00	10,000.00	12,500.00
Aahland Division, 6s, 1925,	5,000.00	5,000.00	6,300.00
Northwest Union, 7s, 1917,	125,000.00	125,000.00	157,500.00
Northern Illinois, 5s, 1910,	50,000.00	50,000.00	51,500.00
Ott., Cedar Falls & St. P., 5s, 1909,	125,000.00	125,000.00	127,500.00
Totals,	\$5,188,900.00	5,166,993.75	5,583,950.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
85 shrs. City, New Haven, \$	8,500.00	8,500.00	12,500.00
85 " Mechanics, "	5,100.00	5,100.00	5,270.00
350 " Merchants Nat., "	17,500.00	17,500.00	24,150.00
100 " National New Haven, "	10,000.00	10,000.00	20,000.00
200 " Nat'l Tradesmen's, "	20,000.00	20,000.00	36,000.00
1000 " New Haven Co. Nat., "	10,000.00	10,000.00	17,000.00
185 " Yale National, "	18,500.00	18,500.00	24,975.00
150 " Second "	15,000.00	15,000.00	30,000.00
Totals, \$	104,600.00	104,600.00	169,895.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	32,074; total amount, \$6,626,726.54
2	Number of depositors having \$1,000 and not over \$2,000,	3,303; total amount, 4,323,274.16
3	Number of depositors having over \$2,000 and not over \$10,000,	1,019; total amount, 2,995,809.49
4	Number of depositors having over \$10,000,	3; total amount, 33,204.30
5	Total number of depositors,	36,399; total deposits, \$13,979,014.49
6	Largest amount due a single depositor,	12,210.00
7	Number of accounts opened during the past year, 6,121; number closed, 4,873; increase, 1,248.	
8	Amount deposited, including interest credited, during the past year,	4,169,314.16
9	Amount withdrawn during the past year,	3,597,575.59
10	Amount of increase,	571,738.57
11	Total of interest and profit and loss, and rent accounts per last report,	\$263,938.86
12	Amount of income received during the year,	657,382.56— 921,321.42
13	Total expenses including salaries during the year,	33,809.10
14	State tax during the year,	31,358.24
15	Town and City taxes and assessments paid,	1,593.16
16	Net amount of premiums charged off,	14,279.18
17	All other amounts charged off,	5,929.28
18	Dividends, 1¼ per cent. paid Jan. 1, 1906; amount, 1¾ per cent. paid July 1, 1906; amount,	221,871.22 227,511.41
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	384,969.83— 921,321.42
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	1,200.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

23	Loans on real estate—are they all first mortgages? . . .	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	\$125,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	175,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	200,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in May.	
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in May.	

OFFICERS.— President, Samuel E. Merwin; Vice-Presidents, George J. Brush, Ezekiel G. Stoddard, George W. Curtis, William R. Tyler; Treasurer, Robert A. Brown; Assistant Treasurer, James S. Hemingway; Trustees, Walter B. Law, Oliver S. White, Lewis H. English, Samuel Hemingway, Joseph Porter, Winston J. Trowbridge, John B. Fitch, David Daggett, James S. Hemingway, George T. Bradley.

NEW MILFORD SAVINGS BANK.

H. LE ROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$870,865.51 Loans on collateral security, . . . 24,530.00 Loans on personal security only, . . . 29,946.67 Town, city, and borough notes and orders, . . . 58,200.00 Town, city, school district, and corporation bonds, . . . 454,260.00 Railroad bonds, . . . 289,167.50 Bank stocks in Connecticut, . . . 82,993.17 Real estate by foreclosure, . . . 13,356.67 Banking house, . . . 30,000.00 Insurance and taxes advanced on real estate mortgaged, . . . 7.50 Premium account, . . . 36,223.08 Cash in banks, . . . 78,205.57 Cash in vault, . . . 12,243.60	Whole amount of deposits, . \$1,806,520.28 Surplus account, . . . 105,000.00 Interest account, less current expenses and taxes paid, . . . 50,434.57 Rent account, . . . 842.71 Due on accepted loans, . . . 17,206.71
Total assets, . . . \$1,980,004.27	Total liabilities, . . . \$1,980,004.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Milford, Conn., 4%, . . \$	53,200.00	53,200.00	53,200.00
" " Washington, " 4%, . .	2,000.00	2,000.00	2,000.00
New Milford Fire Asso., " 4%, . .	3,000.00	3,000.00	3,000.00
Totals, \$	58,200.00	58,200.00	58,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., 5s, 1907, \$	3,000.00	3,000.00	3,000.00
Pueblo, Col. (Opt. 1907), 4½s, 1914,	5,000.00	5,000.00	5,000.00
Pueblo, Col., 4½s, 1914,	8,000.00	8,000.00	8,400.00
Colorado Springs, Col., 4s, 1924,	10,000.00	10,000.00	10,200.00
Denver, Col., 5s, 1919,	10,000.00	10,000.00	11,300.00
Danbury, Conn., 4s, 1907-10,	4,000.00	4,000.00	4,000.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Fairfield, Conn.,	3½s, 1916,	\$ 5,000.00	5,000.00	5,000.00
Groton, Conn.,	4s, 1924,	5,000.00	5,000.00	5,200.00
Killingly, Conn.,	3½s, 1920,	25,000.00	25,000.00	25,000.00
Meriden, Conn.,	4s, 1910,	1,000.00	1,000.00	1,000.00
New Britain, Conn.,	4s, 1936,	5,000.00	5,000.00	5,225.00
New Canaan, Conn.,	3½s, 1929,	16,000.00	16,000.00	16,000.00
N. E. Sch. Dist., Hfd., Ct.,	3½s, 1931,	12,000.00	11,980.00	11,900.00
Orange, Conn.,	4s, 1916,	1,500.00	1,500.00	1,525.00
Orange, Conn.,	4s, 1925,	25,000.00	25,000.00	26,100.00
Waterbury, Conn.,	4s, 1914,	1,000.00	1,000.00	1,050.00
Sioux City, Iowa,	4½s, 1920,	10,000.00	10,000.00	10,800.00
Kansas City, Kan.,	6s, 1907,	2,500.00	2,500.00	2,500.00
Kansas City, Kan.,	6s, 1908,	2,500.00	2,500.00	2,600.00
Kansas City, Kan.,	6s, 1909,	4,000.00	4,000.00	4,300.00
Kansas City, Kan.,	5s, 1907,	2,000.00	2,000.00	2,050.00
Kansas City, Kan.,	5s, 1908,	2,000.00	2,000.00	2,075.00
Kansas City, Kan.,	5s, 1909,	1,000.00	1,000.00	1,050.00
Kansas City, Kan.,	5s, 1910,	1,000.00	1,000.00	1,070.00
Kansas City, Kan.,	5s, 1911,	1,000.00	1,000.00	1,100.00
Kansas City, Kan.,	5s, 1928,	500.00	500.00	580.00
Muskegon, Mich.,	5s, 1907,	2,000.00	2,000.00	2,000.00
Muskegon, Mich.,	4s, 1921,	10,000.00	10,000.00	10,300.00
Muskegon, Mich.,	4s, 1934,	20,000.00	20,000.00	21,000.00
Port Huron, Mich.,	4s, 1922,	5,000.00	5,000.00	5,100.00
Kansas City, Mo.,	4½s, 1915,	20,000.00	20,000.00	21,400.00
Lincoln, Neb.,	5s, 1910,	7,000.00	7,000.00	7,300.00
Omaha, Neb.,	4s, 1920,	18,000.00	18,000.00	18,500.00
S. Omaha, Neb. (op. 1909),	5s, 1924,	2,300.00	2,300.00	2,350.00
S. Omaha, Neb. (op. 1911),	4½s, 1926,	10,000.00	10,000.00	10,200.00
Paterson, N. J.,	5s, 1907,	5,000.00	5,000.00	5,000.00
Paterson, N. J.,	4s, 1914,	5,000.00	5,000.00	5,100.00
Paterson, N. J.,	4s, 1939,	15,000.00	15,000.00	15,500.00
New York, N. Y.,	3½s, 1928,	10,000.00	10,000.00	10,000.00
Canton, O.,	4½s, 1912,	10,000.00	10,000.00	10,500.00
Canton, O.,	4½s, 1913,	25,000.00	25,000.00	26,500.00
Cincinnati, Ohio,	7s, 1908,	25,000.00	25,000.00	26,700.00
Cleveland, O.,	4s, 1915,	15,000.00	15,000.00	15,300.00
Columbus, O. (Opt. 1914),	4s, 1934,	10,000.00	10,000.00	10,200.00
Columbus, O.,	5s, 1907,	5,000.00	5,000.00	5,100.00
Hamilton, O.,	4½s, 1920,	5,000.00	5,000.00	5,400.00
Toledo, O.,	5s, 1911,	12,000.00	12,000.00	12,650.00
Toledo, O.,	3½s, 1920,	35,000.00	35,000.00	35,000.00
Toledo, O.,	4s, 1917,	3,000.00	3,000.00	3,050.00
Pawtucket, R. I.,	4s, 1944,	10,000.00	10,000.00	10,500.00
Woonsocket, R. I.,	4s, 1907,	7,000.00	7,000.00	7,000.00
Totals,		\$ 454,300.00	454,260.00	469,675.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Ashland Coal & Iron, 4s, 1925, \$		10,000.00	10,000.00	10,500.00
Atlantic Coast Line, 4s, 1952,		15,000.00	15,000.00	14,800.00
Burl., Cedar Rap. & No.:—				
First Consol., 5s, 1934,		10,000.00	10,000.00	12,000.00
C., B. & Q., Illinois Div., 3½s, 1949,		37,000.00	35,855.00	34,500.00
Chicago, Mil. & St. Paul:—				
General Mortgage, 4s, 1939,		25,000.00	25,000.00	27,000.00
Dakota & Gt. Southern, 5s, 1916,		8,000.00	8,000.00	8,700.00
Chicago & Northwestern:—				
Princeton & N. W., 3½s, 1926,		10,000.00	9,737.50	9,600.00
Chicago, R. I. & Pacific, 4s, 1938,		25,000.00	25,000.00	25,500.00
Concord & Montreal, 4s, 1920,		23,000.00	23,000.00	23,700.00
Consolidated Ry. Co., 4s, 1955,		10,000.00	9,825.00	9,850.00
Great Northern:—				
Eastern of Minn., 5s, 1908,		12,000.00	12,000.00	12,300.00
Eastern of Minn., 4s, 1948,		5,000.00	5,000.00	5,130.00
St. Paul, Minn. & Man.:—				
Cons. Mortgage, 6s, 1933,		26,000.00	26,000.00	35,500.00
Cons. Mortgage, 4½s, 1933,		15,000.00	15,000.00	16,500.00
Montana Central, 6s, 1937,		20,000.00	20,000.00	27,000.00
Ill. Cent., Middle Div., 5s, 1921,		5,000.00	5,000.00	5,400.00
Michigan Central, 3½s, 1952,		5,000.00	4,887.50	4,850.00
N. Y. & Long Branch, 4s, 1941,		10,000.00	10,000.00	10,600.00
N. Y., N. H. & Hartford:—				
Debenture, 3½s, 1947,		5,000.00	5,000.00	4,700.00
Debenture, 3½s, 1954,		5,000.00	4,862.50	4,750.00
St. L., Iron Mt. and Southern:—				
General, 5s, 1931,		10,000.00	10,000.00	11,300.00
Totals, \$		291,000.00	289,167.50	314,180.00
BANK STOCKS.				
137 shrs. First Nat., New Milford, Ct., \$		13,700.00	17,836.00	21,235.00
32 " Conn. Nat., Bridgeport, "		3,200.00	4,905.00	5,120.00
94 " Pequonnock Nat., B'port, "		9,400.00	10,466.00	14,238.00
80 " Bridgeport Nat., B'port, "		4,000.00	5,678.00	7,200.00
40 " City Nat., Bridgeport, "		6,000.00	6,970.00	9,600.00
8 " Nat. Iron, Falls Village, "		800.00	800.00	800.00
10 " First Nat., Middletown, "		1,000.00	1,140.00	1,000.00
17 " Middlesex Co. Nat., M'town, Ct.		1,700.00	1,937.00	1,445.00
17 " Middletown Nat., M'town, "		1,275.00	1,895.50	1,751.00
16 " First Nat., Meriden, "		1,600.00	2,262.67	2,600.00
19 " First Nat., Hartford, "		1,900.00	2,057.00	2,850.00
50 " Hartford Nat., Hartford, "		5,000.00	7,000.00	7,250.00
55 " Union, New London, "		5,500.00	5,500.00	6,050.00
30 " Nat. Bk. Com., New London, "		3,000.00	4,140.00	4,350.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
8 shrs. City Nat., So. Norwalk, Ct., \$	800.00	856.00	1,600.00
35 " Danbury Nat., Danbury, "	3,500.00	3,770.00	3,745.00
68 " Waterbury Nat., Waterbury, "	3,400.00	5,780.00	5,440.00
Totals, \$	65,775.00	82,993.17	96,524.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,309; total amount, \$1,063,888.08	
2	Number of depositors having \$1,000 and not over \$2,000,	452; total amount,	549,648.14
3	Number of depositors having over \$2,000 and not over \$10,000,	72; total amount,	192,984.06
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,833; total deposits,	\$1,806,520.28
6	Largest amount due a single depositor,		5,767.67
7	Number of accounts opened during the past year, 756; number closed, 507; increase, 249.		
8	Amount deposited, including interest credited, during the past year,		502,498.19
9	Amount withdrawn during the past year,		371,971.54
10	Amount of increase,		130,526.65
11	Total of interest and profit and loss, and rent accounts per last report,	\$47,924.66	
12	Amount of income received during the year,	84,379.27—	132,303.93
13	Total expenses, including salaries, during the year,	6,593.91	
14	State tax during the year,	3,067.10	
15	Town and City taxes and assessments paid,	583.73	
16	Net amount of premiums charged off,	8,843.61	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Oct. 1, 1905; amount,	30,343.02	
	2 per cent. paid Apr. 1, 1906; amount,	31,595.28	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	51,277.28—	132,303.93
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00

* $\frac{3}{4}$ per cent. per annum on accounts over \$1,000 and not over \$3,000; $\frac{3}{4}$ per cent. on accounts over \$3,000 and not over \$5,000; $\frac{1}{2}$ per cent. on accounts over \$5,000.

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$6,666.67
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,050.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	About 5%
28	Net income from foreclosed real estate during the past year, .	657.43
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 16, 1906.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July 16, 1906.	

OFFICERS. — President, Turney Soule; Treasurer, H. Le Roy Randall; Directors or Trustees, Seymour S. Green, Vice-President, H. Le Roy Randall, Charles M. Beach, Edwin J. Emmons, William G. Green, Albert H. McMahon.

NEWTOWN SAVINGS BANK.

ARTHUR T. NETTLETON, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$479,711.31	Whole amount of deposits, . .	\$895,641.44
Loans on collateral security, . .	44,408.72	Surplus account, . . .	30,000.00
Loans on personal security only, . . .	2,473.00	Interest account, less current expenses and taxes paid, . . .	21,981.07
Town, city, and borough notes and orders, . .	42,500.00		
United States bonds, . . .	100.00		
Town, city, school district, and corporation bonds, . .	38,950.00		
Railroad bonds, . . .	263,000.00		
Bank stocks in Connecticut, . .	48,000.00		
Premium account, . . .	5,300.00		
Cash in bank, . . .	19,725.08		
Cash in vaults, . . .	3,454.40		
Total assets, . . .	\$947,622.51	Total liabilities, . . .	\$947,622.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, . . . \$	100.00	100.00	102.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown notes, . . . \$	42,500.00	42,500.00	42,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Bridgeport, 5s, 1908, \$	5,500.00	5,500.00	5,600.00
" Cincinnati, 6s, 1909,	1,000.00	1,000.00	1,060.00
" Los Angeles, 4½s, 1907-11,	1,950.00	1,950.00	1,965.00
" Los Angeles, 5s, 1908,	1,000.00	1,000.00	1,025.00
" Pueblo, 5s, 1912,	6,000.00	6,000.00	6,150.00
" Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,000.00
" Topeka, 5s, 1915,	3,500.00	3,500.00	3,600.00
" Topeka, 5s, 1913,	15,000.00	15,000.00	15,450.00
Total, \$	38,950.00	38,950.00	39,850.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
At. Coast Line, 1st Con., 4s, 1952, \$	20,000.00	20,000.00	19,700.00
Balt. & Cumberland Val., 6s, 1931,	10,000.00	10,000.00	11,900.00
Burl., Cedar Rapids & No., 5s, 1934,	6,000.00	6,000.00	7,150.00
Central of New Jersey, 5s, 1987,	15,000.00	15,000.00	19,050.00
Chicago & Eastern Ill., 5s, 1937,	10,000.00	10,000.00	11,850.00
Chicago, R. I. & Pacific, 4s, 1988,	30,000.00	30,000.00	30,300.00
Chicago, Mil. & St. Paul, 4s, 1989,	10,000.00	10,000.00	10,850.00
La Crosse & Dav. Div., 5s, 1919,	8,000.00	8,000.00	8,700.00
Chicago & P. W. Div., 5s, 1921,	5,000.00	5,000.00	5,650.00
Southwestern Div., 6s, 1909,	8,000.00	8,000.00	8,400.00
Dubuque Div., 6s, 1920,	5,000.00	5,000.00	6,100.00
Southern Minn. Div., 6s, 1910,	5,000.00	5,000.00	5,300.00
Chicago & Northwestern:—			
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,150.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	25,200.00
Conn. R. & Lighting Co., 4½s, 1951,	10,000.00	10,000.00	10,100.00
Det., Grand Rap. & West., 4s, 1946,	7,500.00	7,500.00	7,400.00
Evansville & Terre Haute:—			
Sul. Co. Coal Branch, 5s, 1930,	10,000.00	10,000.00	10,400.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	7,500.00
Minneapolis & St. Louis, 7s, 1907,	8,000.00	8,000.00	8,000.00
Iowa Extension, 7s, 1909,	2,000.00	2,000.00	2,100.00
Southwest Pennsylvania, 7s, 1917,	10,000.00	10,000.00	12,500.00
Sunbury, Haz. & Wilkes., 5s, 1928,	17,500.00	17,500.00	18,100.00
St. Paul, M. & M., Cons., 4½s, 1933,	10,000.00	10,000.00	11,000.00
Montana Extension, 4s, 1937,	10,000.00	10,000.00	10,100.00
Dakota Extension, 6s, 1910,	1,000.00	1,000.00	1,050.00
Montana Central, 5s, 1937,	3,000.00	3,000.00	3,450.00
Montana Central, 6s, 1937,	7,000.00	7,000.00	9,250.00
St. Louis, Iron Mt. & So., 5s, 1931,	5,000.00	5,000.00	5,750.00
Totals, \$	263,000.00	263,000.00	291,000.00
BANK STOCKS.			
92 shrs. Bridgeport Nat., Bridgeport, \$	4,600.00	4,600.00	8,280.00
69 " City " "	6,900.00	6,900.00	11,040.00
63 " Pequonnock " "	6,300.00	6,300.00	9,450.00
40 " Danbury " Danbury,	4,000.00	4,000.00	4,200.00
57 " City " "	5,700.00	5,700.00	5,985.00
10 " First " New Milford,	1,000.00	1,000.00	1,500.00
64 " First " Norwich,	6,400.00	6,400.00	5,120.00
6 " Uncas " "	600.00	600.00	600.00
17 " Thames " "	1,700.00	1,700.00	2,720.00
3 " Merchants " "	300.00	300.00	345.00
8 " Nat. Bk. Com., New London.	800.00	800.00	1,120.00
2 " New London City Nat., "	200.00	200.00	270.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
150 shrs. Waterbury Nat., Waterbury, \$	7,500.00	7,500.00	12,000.00
20 " Yale " New Haven,	2,000.00	2,000.00	2,800.00
Totals, \$	48,000.00	48,000.00	65,430.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,641; total amount,	\$466,516.43
2	Number of depositors having \$1,000 and not over \$2,000,	185; total amount,	227,660.93
3	Number of depositors having over \$2,000 and not over \$10,000,	56; total amount,	201,464.08
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,882; total deposits,	\$895,641.44
6	Largest amount due a single depositor,		9,217.64
7	Number of accounts opened during the past year, 271; number closed, 143; increase, 128.		
8	Amount deposited, including interest credited, during the past year,		203,524.72
9	Amount withdrawn during the past year,		150,020.71
10	Amount of increase,		53,504.01
11	Total of interest and profit and loss, and rent accounts per last report,	\$19,271.37	
12	Amount of income received during the year,	45,760.41—	65,031.78
13	Total expenses, including salaries, during the year,	3,033.24	
14	State tax during the year,	1,632.68	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	4,310.17	
17	All other amounts charged off,	122.99	
18*	Dividends, 2 per cent. paid Oct., 1905; amount,	15,065.48	
	2 per cent. paid Apr., 1906; amount,	15,886.15	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	21,981.07—	65,031.78
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		678.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,200.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		595.00

* $2\frac{1}{2}$ per cent. per annum on accounts over \$1,000.

NEWTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$13,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, October.	
30	Date of annual meeting to elect President, Treasurer, and other officers, October.	

OFFICERS.—President, David C. Peck; Treasurer, Arthur T. Nettleton; Directors or Trustees, Daniel G. Beers, David C. Peck, Philo Nichols, John B. Wheeler, Theron E. Platt, Cornelius B. Taylor, Henry G. Curtis, Hobart H. Curtis, Frank Wright, Arthur T. Nettleton, Edward S. Lovell, Robert C. Mitchell, William J. Beecher, Wm. Homer Hubbell, William A. Leonard, Eli B. Beers.

NORFOLK SAVINGS BANK.

MYRON N. CLARK, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$134,051.70	Whole amount of deposits, .	\$261,023.43
Loans on collateral security, . . .	7,500.00	Surplus account, . . .	12,500.00
Loans on personal security only, . . .	11,228.00	Interest account, less current expenses and taxes paid, . . .	3,129.93
Town, city, and borough notes and orders, . . .	1,000.00	Profit and loss account, .	983.43
School district notes and orders, . . .	2,750.00	Rent account, . . .	25.00
State warrants, . . .	5,014.63		
Town, city, school district, and corporation bonds, . .	10,000.00		
Railroad bonds, . . .	55,382.50		
Bank stocks in Connecticut, . .	21,050.00		
Bank stocks in other states, . .	3,800.00		
Real estate by foreclosure, . .	50.00		
Banking house, . . .	6,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	51.00		
Cash in banks, . . .	17,997.54		
Cash in vault, . . .	1,786.42		
Total assets, . . .	\$277,661.79	Total liabilities, . . .	\$277,661.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
State of Colorado, \$	5,014.63	5,014.63	5,014.63
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norfolk, \$	1,000.00	1,000.00	1,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, District, Norfolk, Ct., . \$	2,750.00	2,750.00	2,750.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Col., 5s, 1912, \$	5,000.00	5,000.00	5,125.00
Kansas City, Kan., 4s, 1918, \$	5,000.00	5,000.00	5,000.00
Totals, \$	10,000.00	10,000.00	10,125.00

NORFOLK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,000.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	5,025.00
Consolid'd Ry. Co., 3, 3½-4s, 1930,	6,000.00	5,382.50	5,385.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,225.00
Minn. & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,500.00
Skaneateles, 5s, 1910,	5,000.00	5,000.00	5,175.00
Totals, \$	56,000.00	55,382.50	58,310.00
BANK STOCKS.			
30 shrs. City National, Danbury, Ct., \$	3,000.00	3,000.00	3,000.00
10 " Middlesex Co. Nat., Mid't'n, Ct.,	1,000.00	1,000.00	850.00
10 " First " " "	1,000.00	1,000.00	1,000.00
20 " Columbia Trust, " "	2,000.00	2,000.00	2,020.00
10 " Meriden National, Meriden, "	1,000.00	1,000.00	1,050.00
27 " First " Norwich, "	2,700.00	2,700.00	2,700.00
20 " Uncas " " "	2,000.00	2,000.00	2,000.00
4 " First " Hartford, "	400.00	400.00	600.00
10 " Hartford " " "	1,000.00	1,000.00	1,450.00
8 " City Bank of " "	800.00	800.00	800.00
23 " American National, " "	1,150.00	1,150.00	1,633.00
1 " National Iron, Falls Village, "	100.00	100.00	100.00
8 " Thomaston Nat., Thomaston, "	800.00	800.00	840.00
10 " First " Winsted, "	1,000.00	1,000.00	1,050.00
25 " " Wallingford, "	2,500.00	2,500.00	3,000.00
6 " Southington " Southington, "	600.00	600.00	600.00
36 " Merchants Exchange Nat., N. Y.,	1,800.00	1,800.00	3,240.00
20 " Merchants " " "	1,000.00	1,000.00	1,650.00
5 " Market & Fulton " "	500.00	500.00	1,350.00
5 " Mercantile " " "	500.00	500.00	1,250.00
Totals, \$	24,850.00	24,850.00	30,183.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	745; total amount,	\$121,556.59
2	Number of depositors having \$1,000 and not over \$2,000,	59; total amount,	77,085.81
3	Number of depositors having over \$2,000 and not over \$10,000,	22; total amount,	62,381.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors.	826; total deposits,	\$261,023.43

NORFOLK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$4,381.22	
7	Number of accounts opened during the past year, 118; number closed, 56; increase, 62.		
8	Amount deposited, including interest credited, during the past year,	81,249.21	
9	Amount withdrawn during the past year,	57,404.41	
10	Amount of increase,	23,844.80	
11	Total of interest and profit and loss, and rent accounts per last report,	\$4,290.87	
12	Amount of income received during the year,	12,143.90—	16,434.77
13	Total expenses, including salaries, during the year,	926.49	
14	State tax during the year,	388.88	
15	Town and City taxes and assessments paid,	43.26	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	4,626.97	
	2 per cent. paid July 1, 1906; amount,	4,810.81	
19	Net amount carried to surplus,	1,500.00	
20	Total of interest and profit and loss and rent accounts per this report,	4,138.36—	16,434.77
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	4,950.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	20,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%	
28	Net income from foreclosed real estate during the past year,	2.50	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS. — President, R. I. Crissey; Vice-President, M. F. Grant; Treasurer, Myron N. Clark; Directors or Trustees, G. R. Bigelow, Wallace Canfield, A. B. Garfield, I. L. Hamant, M.D., H. P. Lawrence, William O'Connor, H. A. Stanard, O. H. Stanard, W. A. Spaulding.

THE NORWALK SAVINGS SOCIETY.

FREDERICK A. ELLS, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$408,208.00	Whole amount of deposits, \$3,414,240.35
Loans on collateral security, 435,717.37	Surplus account, . . . 125,000.00
Loans on personal security only, . . . 13,900.00	Interest account, less current expenses and taxes paid, . . . 18,248.61
Town, city, and borough notes and orders, . . . 83,100.00	Profit and loss account, . . . 86,323.14
School district notes and orders, . . . 4,500.00	Rent account, . . . 1,052.98
Town, city, school district, and corporation bonds, . . 836,258.00	
Railroad bonds, . . . 1,572,923.75	
Industrial stocks, . . . 12,000.00	
Bank stocks in Connecticut, 30,889.50	
Bank stocks in other states, 32,150.47	
Real estate by foreclosure, 81,616.18	
Banking house, . . . 20,000.00	
Furniture and fixtures, . . 2,000.00	
Cash in banks, . . . 98,477.47	
Cash in vault, . . . 4,124.34	
Total assets, . . . \$3,644,865.08	Total liabilities, . . . \$3,644,865.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, \$	80,000.00	80,000.00	80,000.00
City of Norwalk,	3,100.00	3,100.00	3,100.00
Totals, \$	83,100.00	83,100.00	83,100.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Norwalk, . . . \$	4,500.00	4,500.00	4,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Cincinnati, 7s, 1908, \$	10,000.00	10,100.00	10,600.00
“ Cincinnati, 6s, 1909,	20,000.00	20,200.00	21,200.00
“ Chicago, 4s, 1921,	100,000.00	100,000.00	101,000.00

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
City of Chicago, 4s, 1918, \$	15,000.00	15,400.00	15,200.00
" Omaha, 5s, 1912,	11,000.00	11,150.00	11,600.00
" Omaha, 4s, 1908,	4,000.00	4,000.00	4,000.00
" Omaha, 4½s, 1924,	3,000.00	3,100.00	3,225.00
" South Omaha, 5s, 1907-14,	7,800.00	7,900.00	7,950.00
" Scranton, 4½s, 1914,	50,000.00	51,450.00	53,000.00
" Wilkes-Barre, 4½s, 1909-24,	24,000.00	24,000.00	25,000.00
" Norwalk, 4s, 1907,	10,000.00	10,000.00	10,000.00
" Minneapolis, 4s, 1920,	25,000.00	25,000.00	25,500.00
" Minneapolis, 4s, 1917,	25,000.00	25,000.00	25,400.00
" St. Paul, 4s, 1919,	20,000.00	20,000.00	20,400.00
" St. Paul, 4s, 1920,	19,000.00	19,000.00	19,400.00
" St. Paul, 5s, 1909,	15,000.00	15,100.00	15,300.00
" Newark, 4s, 1922,	25,000.00	25,000.00	26,100.00
" Toledo, 4s, 1925,	50,000.00	50,000.00	51,250.00
" Toledo, 4s, 1908,	5,000.00	5,000.00	5,000.00
" Portland, Ore., 5s, 1925,	15,000.00	16,700.00	16,900.00
" Portland, Ore., 5s, 1928,	35,000.00	41,150.00	40,000.00
" Portland, Ore., 5s, 1923,	5,000.00	5,650.00	5,650.00
" Los Angeles, 4s, 1919-22,	29,500.00	29,500.00	29,500.00
" Los Angeles, 3¾s, 1908,	24,000.00	23,772.00	23,772.00
" Pawtucket, 4s, 1910,	25,000.00	25,000.00	25,000.00
Town of Woonsocket, 4s, 1907,	21,000.00	21,000.00	21,000.00
18th Sch. D., Stonington, 4s, 1910,	10,000.00	10,000.00	10,000.00
City of Danbury, 3¾s, 1941,	25,000.00	25,000.00	23,000.00
Town of Wilton, 4s, 1924,	10,000.00	10,000.00	10,000.00
Bor. of Wallingford, 3½s, 1919,	2,000.00	1,936.00	1,936.00
City of Atlantic City, 4½s, 1924,	45,000.00	48,350.00	47,900.00
" Colo. Springs, 4s, 1924,	15,000.00	15,000.00	15,225.00
" Cleveland, 4s, 1923,	25,000.00	25,900.00	25,400.00
" Columbus, 4s, 1913,	25,000.00	25,400.00	25,200.00
City and Co. of Denver, 5s, 1919,	25,000.00	27,700.00	28,000.00
City of Lima, Ohio, 4s, 1909,	5,000.00	5,000.00	5,000.00
" Canton, Ohio, 4s, 1907-10,	2,800.00	2,800.00	2,800.00
" Saginaw, 4s, 1909,	10,000.00	10,000.00	10,000.00
" New York, 5s, 1907,	25,000.00	25,000.00	25,000.00
Totals, \$	818,100.00	836,258.00	842,408.00
RAILROAD BONDS.			
Burl., Cedar Rap. & No., 5s, 1934, \$	25,000.00	29,400.00	29,750.00
Central of New Jersey, 5s, 1987,	50,000.00	64,600.00	63,000.00
Des Moines & Minn., 7s, 1907,	10,000.00	10,000.00	10,100.00
Chicago, R. I. & Pacific, 6s, 1917,	50,000.00	53,600.00	58,625.00
Chicago, R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	51,000.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.					
Illinois Central:—					
Cairo Bridge,	4s,	1950,	\$ 25,000.00	25,000.00	26,600.00
Louisville Division,	3½s,	1953,	30,000.00	30,000.00	27,400.00
Middle Division,	5s,	1921,	20,000.00	20,800.00	20,500.00
Chicago, Mil. & St. Paul:—					
Chic. & Pac. W. Div.,	5s,	1921,	25,000.00	28,100.00	28,000.00
La C. & Davenport,	5s,	1919,	75,000.00	80,000.00	81,500.00
Mineral Point,	5s,	1910,	25,000.00	25,600.00	25,500.00
Wisconsin & Minn.,	5s,	1921,	50,000.00	56,200.00	55,000.00
General Mortgage,	4s,	1989,	25,000.00	25,000.00	26,750.00
Wisconsin Valley,	7s,	1909,	15,000.00	15,200.00	16,200.00
Southwestern,	6s,	1909,	25,000.00	25,250.00	26,200.00
Chicago & Alton, rfg.,	3s,	1949,	53,000.00	47,980.00	42,400.00
Terre Haute & Ind.,	5s,	1925,	50,000.00	53,300.00	55,700.00
Michigan Central,	5s,	1931,	25,000.00	27,300.00	29,500.00
St. Paul, Minn. & Manitoba:—					
Dakota Extension,	6s,	1910,	50,000.00	52,500.00	54,400.00
Consolidated,	4½s,	1933,	100,000.00	112,000.00	109,000.00
Consolidated,	6s,	1933,	40,000.00	51,900.00	52,800.00
Montana Central,	6s,	1937,	25,000.00	32,500.00	33,000.00
Willmar & Sioux Falls,	5s,	1938,	15,000.00	17,400.00	17,700.00
Eastern of Minn.,	5s,	1908,	9,000.00	9,000.00	9,150.00
" "	4s,	1928-48,	25,000.00	25,000.00	25,500.00
Cleveland & Pittsburg,	3½s,	1948-50,	50,000.00	50,000.00	49,750.00
N. Y., Lack. & Western,	6s,	1921,	75,000.00	92,100.00	90,400.00
Clearfield & Mahoning,	5s,	1943,	50,000.00	62,150.00	56,500.00
Chic., St. Paul, M. & O.,	6s,	1930,	50,000.00	65,850.00	66,500.00
Chicago & Eastern Ill.,	6s,	1907,	56,000.00	56,700.00	57,600.00
" "	5s,	1937,	25,000.00	28,400.00	29,250.00
N. Y., N. H. & Hartford,	4s,	1914,	50,000.00	50,000.00	50,500.00
Term'l Assn. of St. L.,	5s,	1944,	25,000.00	30,050.00	28,625.00
" "	4s,	1953,	15,000.00	14,718.75	14,250.00
Cleve. & Mahoning Val.,	5s,	1938,	75,000.00	93,200.00	85,000.00
Sault St. Marie & S. W.,	5s,	1915,	20,000.00	21,500.00	20,600.00
Chic., Ham. & Western,	6s,	1927,	15,000.00	18,850.00	17,700.00
Genesee & Wyoming,	5s,	1929,	7,000.00	7,500.00	7,700.00
Southern Indiana,	4s,	1951,	15,000.00	14,275.00	13,000.00
Totals,			\$ 1,420,000.00	1,572,923.75	1,562,650.00
BANK STOCKS.					
75 shrs. Fairfield Co. Nat., Norwalk,	\$		7,500.00	7,500.00	7,875.00
120 " National, "			12,000.00	12,901.50	13,900.00
25 " Central National, "			2,500.00	2,500.00	2,625.00
31 " City " So. "			3,100.00	3,100.00	6,200.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
2 shrs. First Nat., Westport, \$	200.00	200.00	200.00
37 " Danbury, " Danbury,	3,700.00	3,700.00	3,885.00
30 " Stamford, " Stamford,	3,000.00	4,125.00	4,500.00
41 " Conn. " Bridgeport,	4,100.00	5,863.00	6,560.00
80 " Fourth " New York,	8,000.00	7,973.25	16,800.00
75 " National Park, "	7,500.00	13,756.25	35,250.00
66 " Merchants National, "	3,300.00	4,198.59	5,300.00
22 " Market & Fulton Nat., "	2,200.00	2,363.00	5,900.00
50 " German American, "	3,750.00	3,859.38	5,600.00
Totals, \$	60,850.00	72,039.97	114,495.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,154; total amount, \$1,043,828.12
2	Number of depositors having \$1,000 and not over \$2,000,	727; total amount, 979,683.40
3	Number of depositors having over \$2,000 and not over \$10,000,	371; total amount, 1,231,989.78
4	Number of depositors having over \$10,000,	10; total amount, 158,739.05
5	Total number of depositors,	6,262; total deposits, \$3,414,240.35
6	Largest amount due a single depositor,	41,199.86
7	Number of accounts opened during the past year, 876; number closed, 548; increase, 328.	
8	Amount deposited, including interest credited, during the past year,	847,136.42
9	Amount withdrawn during the past year,	538,977.15
10	Amount of increase,	308,159.27
11	Total of interest and profit and loss, and rent accounts per last report,	\$127,141.72
12	Amount of income received during the year,	156,759.28— 283,901.00
13	Total expenses, including salaries, during the year,	7,692.27
14	State tax during the year,	6,302.28
15	Town and City taxes and assessments paid,	1,179.18
16	Net amount of premiums charged off,	12,110.38
17	All other amounts charged off,	2,016.69
18	Dividends, 2 per cent. paid Jan. 10, 1906; amount,	60,593.26
	2 per cent. paid July 10, 1906; amount,	63,382.21
19	Net amount carried to surplus,	25,000.00
20	Total of interest and profit and loss and rent accounts per this report,	105,624.73— 283,901.00
21	Amount of past-due paper at this time is	0

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Amount of assets yielding no income the past year,	\$4,081.68
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	23,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	150,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3%
28	Net income from foreclosed real estate during the past year, . .	2,416.39
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Thursday in July usually.	

OFFICERS.—President, George M. Holmes; Treasurer, Frederick A. Ells; Directors or Trustees, George M. Holmes, William A. Curtis, Stephen H. Holmes, F. St. John Lockwood, Moses H. Glover, Frederick A. Ells, Lewis C. Green, Floyd T. Ruscoe, Henry F. Coleburn.

THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,858,277.91	Whole amount of deposits, \$16,360,108.42
Loans on collateral security, 567,518.31	Surplus account, . . . 500,000.00
Loans on personal security only, . . . 165,300.00	Interest account, less current expenses and taxes paid, . . . 258,504.49
Town, city, and borough notes and orders, . . . 318,110.77	Profit and loss account, . . . 55,116.43
School district notes and orders, . . . 24,075.00	
Town, city, school district, and corporation bonds, . . 3,990,920.00	
Railroad bonds, . . . 8,156,850.00	
Bank stocks in Connecticut, 145,000.00	
Real estate by foreclosure, 19,629.49	
Banking house, . . . 100,000.00	
Premium account, . . . 450,000.00	
Safe deposit and storage department, . . . 17,795.57	
Sundry accounts, . . . 2,605.77	
Cash in banks, . . . 326,847.69	
Cash in vault, . . . 30,798.83	
Total assets, . . . \$17,173,729.34	Total liabilities, . . . \$17,173,729.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stonington, . . . \$	8,000.00	8,000.00	8,000.00
City of Norwich,	178,410.77	178,410.77	178,410.77
Town of Ledyard,	1,800.00	1,800.00	1,800.00
“ Norwich,	17,000.00	17,000.00	17,000.00
“ Salem,	9,400.00	9,400.00	9,400.00
“ Sprague,	22,500.00	22,500.00	22,500.00
“ Sterling,	7,000.00	7,000.00	7,000.00
“ Stonington,	64,000.00	64,000.00	64,000.00
“ Voluntown,	10,000.00	10,000.00	10,000.00
Totals, \$	318,110.77	318,110.77	318,110.77

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Bridge School District, Norwich, . \$	200.00	200.00	200.00
Greeneville " " .	7,500.00	7,500.00	7,500.00
Mill " " .	700.00	700.00	700.00
West Town " " .	2,000.00	2,000.00	2,000.00
First " Preston,	525.00	525.00	525.00
Ninth " Stonington,	13,150.00	13,150.00	13,150.00
Totals, \$	24,075.00	24,075.00	24,075.00
TOWN, CITY, AND SCHOOL DISTRICT BONDS.			
Town of Chatham, Ct., 3.65s, 1909, \$	37,000.00	37,000.00	37,000.00
" N. Stonington, " 3.50s, 1919, .	20,000.00	20,000.00	19,000.00
" Norwich, " 3.50s, 1913, .	115,000.00	115,000.00	112,125.00
" Preston, " 3.40s, 1920, .	50,000.00	50,000.00	47,250.00
" Vernon, " 3.50s, 1919, .	125,000.00	125,000.00	120,000.00
City of Bridgeport, " 4s, 1919, .	100,000.00	100,000.00	102,000.00
" Camden, N. J., 4s, 1920, .	50,000.00	50,000.00	51,375.00
" Canton, Ohio, 4.50s, 1906, .	7,000.00	7,000.00	7,000.00
" Canton, " 4.50s, 1908, .	7,000.00	7,000.00	7,070.00
" Canton, " 4.50s, 1910, .	7,000.00	7,000.00	7,140.00
" Cedar Rapids, Ia., 4s, 1916, .	100,000.00	100,000.00	101,750.00
" Chicago, Ill., 4s, 1921, .	100,000.00	100,000.00	102,000.00
" Cincinnati, Ohio, 7s, 1908, .	40,000.00	40,000.00	42,200.00
" Columbus, " 4.50s, 1906, .	40,000.00	40,000.00	40,000.00
" Columbus, " 4.50s, 1907, .	40,000.00	40,000.00	40,200.00
" Columbus, " 4.50s, 1908, .	40,000.00	40,000.00	40,400.00
" Columbus, " 4s, 1909, .	10,000.00	10,000.00	10,000.00
" Columbus, " 5s, 1912, .	30,000.00	30,000.00	31,500.00
" Columbus, " 5s, 1907, .	40,000.00	40,000.00	40,000.00
" Dayton, " 5s, 1913, .	2,000.00	2,000.00	2,120.00
" Dayton, " 5s, 1914, .	11,000.00	11,000.00	11,770.00
" Dayton, " 5s, 1915, .	29,000.00	29,000.00	31,175.00
" Dayton, " 5s, 1916, .	3,000.00	3,000.00	3,824.00
" Des Moines, Iowa, 4s, 1916, .	100,000.00	100,000.00	100,000.00
" Duluth, Minn., 5s, 1907, .	2,000.00	2,000.00	2,010.00
" Duluth, " 4.50s, 1920, .	100,000.00	100,000.00	108,000.00
" Hamilton, Ohio, 5s, 1907, .	5,000.00	5,000.00	5,000.00
" Hamilton, " 5s, 1909, .	10,000.00	10,000.00	10,100.00
" Hamilton, " 5s, 1910, .	10,000.00	10,000.00	10,200.00
" Hamilton, " 5s, 1911, .	10,000.00	10,000.00	10,300.00
" Hamilton, " 5s, 1916, .	10,000.00	10,000.00	10,650.00
" Lexington, Ky., 4.50s, 1933, .	5,000.00	5,000.00	5,450.00
" Lexington, " 4.50s, 1934, .	75,570.00	75,570.00	83,127.00
" Los Angeles, Cal., 4.50s, 1908, .	6,650.00	6,650.00	6,650.00
" Los Angeles, " 4.50s, 1912, .	3,650.00	3,650.00	3,723.00
" Los Angeles, " 4.50s, 1915, .	5,000.00	5,000.00	5,175.00

THE NORWICH SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.— CONTINUED.			
City of Los Angeles, Cal., 4.50s, 1916, \$	1,650.00	1,650.00	1,700.00
" Los Angeles, " 4.50s, 1917,	6,650.00	6,650.00	6,910.00
" Los Angeles, " 4s, 1921-37,	100,000.00	100,000.00	100,000.00
" Louisville, Ky., 5s, 1911,	50,000.00	50,000.00	52,250.00
" Louisville, " 4s, 1930,	100,000.00	100,000.00	101,000.00
" Newark, N. J., 4s, 1911,	150,000.00	150,000.00	151,500.00
" New Britain, Ct., 4s, 1936,	50,000.00	50,000.00	50,500.00
" New London, " 3.50s, 1911,	35,000.00	35,000.00	34,250.00
" New York, N. Y., 4½s, 1908,	100,000.00	100,000.00	101,750.00
" Norwich, Ct., 5s, 1908,	12,000.00	12,000.00	12,180.00
" Norwich, " 4s, 1913,	125,000.00	125,000.00	126,250.00
" Norwich, " 3.50s, 1923,	150,000.00	150,000.00	142,875.00
" Norwich, " 3.50s, 1925,	100,000.00	100,000.00	94,000.00
" Norwich, " 4.25s, 1929,	227,000.00	227,000.00	227,000.00
" Norwich, " 4s, 1930,	164,000.00	164,000.00	164,000.00
" Oakland, Cal., 4s, 1907-37,	108,500.00	108,500.00	108,500.00
" Omaha, Neb., 5s, 1907,	19,000.00	19,000.00	19,000.00
" Omaha, " 5s, 1908,	25,000.00	25,000.00	25,500.00
" Omaha, " 5s, 1912,	51,000.00	51,000.00	53,550.00
" Omaha, " 4.50s, 1934,	100,000.00	100,000.00	108,000.00
" Paducah, Ky., 4.25s, 1928,	45,000.00	45,000.00	45,500.00
" Paterson, N. J., 4.50s, 1934,	10,000.00	10,000.00	11,000.00
" Paterson, " 4.50s, 1935,	10,000.00	10,000.00	11,000.00
" Paterson, " 4.50s, 1936,	10,000.00	10,000.00	11,050.00
" Paterson, " 4.50s, 1937,	10,000.00	10,000.00	11,050.00
" Portland, Ore., 5s, 1928,	200,000.00	200,000.00	232,000.00
" San Jose, Cal., 4.50s, 1907-37,	54,250.00	54,250.00	55,875.00
" Sioux City, Ia., 4.50s, 1909,	1,000.00	1,000.00	1,010.00
" Sioux City, " 4.50s, 1910,	24,000.00	24,000.00	24,360.00
" Sioux City, " 4.50s, 1911,	25,000.00	25,000.00	25,500.00
" Sioux City, " 4.50s, 1919,	25,000.00	25,000.00	26,250.00
" Sioux City, " 4.50s, 1920,	25,000.00	25,000.00	26,250.00
" So. Omaha, Neb., 4.50s, 1924,	50,000.00	50,000.00	50,700.00
" So. Omaha, " 4.50s, 1926,	100,000.00	100,000.00	102,000.00
" Toledo, Ohio, 4.25s, 1914,	200,000.00	200,000.00	204,000.00
" Toledo, " 4s, 1942,	25,000.00	25,000.00	25,500.00
" Vergennes, Vt., 4s, 1908,	26,000.00	26,000.00	26,000.00
" Woonsocket, R. I., 4s, 1927,	100,000.00	100,000.00	101,250.00
School District: —			
First, Hartford, Conn., 4s, 1927,	30,000.00	30,000.00	30,000.00
Totals,	\$ 3,990,920.00	3,990,920.00	4,065,294.00
RAILROAD BONDS.			
Atlantic C. L. of S. C., 4s, 1948, \$	25,000.00	25,000.00	25,000.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Buffalo, N. Y. & Erie,	7s, 1916,	\$ 100,000.00	100,000.00	120,000.00
Burl., Ced. Rap. & No.,	5s, 1934,	800,000.00	800,000.00	936,000.00
Central of New Jersey,	5s, 1937,	25,000.00	25,000.00	31,625.00
Charleston & Savannah,	7s, 1936,	20,000.00	20,000.00	29,800.00
Chic., Burl. & Quincy:—				
Illinois Division,	3.50s, 1949,	100,000.00	90,000.00	91,500.00
Chicago & Eastern Ill.,	5s, 1937,	700,000.00	700,000.00	819,000.00
Chicago, Mil. & St. Paul:—				
Chic. & Mo. Riv. Div.,	5s, 1926,	50,000.00	50,000.00	56,750.00
Chic. & Pac. W. Div.,	5s, 1921,	50,000.00	50,000.00	56,125.00
Dubuque Div.,	6s, 1920,	100,000.00	100,000.00	123,500.00
La Crosse & Dav. Div.,	5s, 1919,	100,000.00	100,000.00	111,000.00
Mineral Point Div.,	5s, 1910,	150,000.00	150,000.00	154,500.00
So. Minn. Div.,	6s, 1910,	150,000.00	150,000.00	157,875.00
Southwestern Div.,	6s, 1909,	200,000.00	200,000.00	210,000.00
Wisconsin Valley Div.,	6s, 1920,	50,000.00	50,000.00	61,750.00
Chicago & Northwestern,	7s, 1916,	100,000.00	100,000.00	120,000.00
Madison Extension,	7s, 1911,	100,000.00	100,000.00	112,250.00
Chicago, R. I. & Pacific,	4s, 1938,	300,000.00	300,000.00	303,000.00
Chicago, St. L. & New O.,	5s, 1951,	50,000.00	50,000.00	60,250.00
Chicago, St. P., M. & O.,	6s, 1930,	300,000.00	300,000.00	394,500.00
Clearfield & Mahoning,	5s, 1943,	100,000.00	100,000.00	113,000.00
Cleve. & Mahoning Valley,	5s, 1938,	300,000.00	300,000.00	337,500.00
Cleve. & Pitts., Series A,	4.50s, 1942,	182,000.00	182,000.00	202,020.00
Series B,	4.50s, 1942,	18,000.00	18,000.00	20,160.00
Columbus & Hocking Val.,	4s, 1948,	14,000.00	14,000.00	14,000.00
Conn. & Passumpsic Riv.,	4s, 1943,	100,000.00	100,000.00	103,000.00
Del., Lack. & Western,	7s, 1907,	8,000.00	8,000.00	8,240.00
Des Moines & Minn.,	7s, 1907,	25,000.00	25,000.00	25,250.00
East. of Minn., No. Div.,	4s, 1948,	100,000.00	100,000.00	102,000.00
Elmira & Williamsport,	6s, 1910,	23,000.00	23,000.00	24,150.00
Hancock & Calumet,	5s, 1931,	20,000.00	20,000.00	20,000.00
Illinois Cent., Spfld. Div.,	3.50s, 1951,	200,000.00	200,000.00	184,000.00
Iowa Falls & Sioux City,	7s, 1917,	90,000.00	90,000.00	112,500.00
Jefferson, M. & I.,	7s, 1906,	23,000.00	23,000.00	23,000.00
Louisville & Nashville,	4s, 1940,	150,000.00	150,000.00	151,500.00
Mich. Cent., Dt. & B. C.,	5s, 1931,	50,000.00	50,000.00	59,000.00
Mil., Lake Shore & West.,	6s, 1921,	58,000.00	58,000.00	71,920.00
Ashland Division,	6s, 1925,	30,000.00	30,000.00	37,950.00
Michigan Division,	6s, 1924,	46,000.00	46,000.00	57,960.00
Mineral Range,	5s, 1931,	50,000.00	50,000.00	50,000.00
Montana Central,	6s, 1937,	200,000.00	200,000.00	262,000.00
Morris & Essex,	7s, 1914,	120,000.00	120,000.00	144,000.00
Morris & Essex,	7s, 1915,	50,000.00	50,000.00	61,000.00
New London Northern,	5s, 1910,	500,000.00	500,000.00	516,250.00
N. Y. Cent. & Hud. Riv.,	3.50s, 1937,	300,000.00	300,000.00	279,000.00
N. Y., Lack. & Western,	6s, 1921,	200,000.00	200,000.00	244,000.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Northwestern Union, 7s, 1917, \$	200,000.00	200,000.00	253,000.00
Oswego & Rome, 7s, 1715,	49,000.00	49,000.00	59,780.00
Pitts., McK. & Yough., 6s, 1932,	200,000.00	200,000.00	255,000.00
St. L., I. M. & So., 5s, 1931,	100,000.00	100,000.00	115,000.00
River & Gulf, 4s, 1933,	100,000.00	90,000.00	93,500.00
St. Paul, Minn. & Man., 4.50s, 1933,	150,000.00	150,000.00	162,000.00
St. Paul, Minn. & Man., 6s, 1933,	320,000.00	320,000.00	422,400.00
Dakota Extension, 6s, 1910,	50,000.00	50,000.00	54,000.00
Southern Indiana, 4s, 1951,	100,000.00	95,000.00	93,000.00
Staten Island, 4.50s, 1943,	60,000.00	60,000.00	60,000.00
Term'l Assn. of St. Louis, 4s, 1953,	50,000.00	50,000.00	47,500.00
Terre Haute & Ind., 5s, 1925,	200,000.00	200,000.00	216,000.00
Toledo & Ohio Cent. Ex., 350.00	350.00	350.00	350.00
Utica & Black River, 4s, 1922,	100,000.00	100,000.00	102,000.00
Willmar & Sioux Falls, 5s, 1938,	50,000.00	50,000.00	58,000.00
Wisconsin Valley, 7s, 1909,	25,500.00	25,500.00	26,775.00
Totals, \$	8,181,850.00	8,156,850.00	9,216,130.00
BANK STOCKS.			
300 shares First National, Norwich, \$	30,000.00	30,000.00	21,000.00
150 " Merchants Nat., " 15,000.00	15,000.00	15,000.00	17,250.00
1000 " Thames Nat., " 100,000.00	100,000.00	100,000.00	160,000.00
Totals, \$	145,000.00	145,000.00	198,250.00

MISCELLANEOUS ITEMS.

- 1 Number of depositors having less than \$1,000, 14,141; total amount, \$3,995,265.88
- 2 Number of depositors having \$1,000 and not over \$2,000, 2,423; total amount, 3,319,001.71
- 3 Number of depositors having over \$2,000 and not over \$10,000, 1,795; total amount, 6,917,361.20
- 4 Number of depositors having over \$10,000, 136; total amount, 2,128,479.63
- 5 Total number of depositors, 18,495; total deposits, \$16,360,108.42
- 6 Largest amount due a single depositor, 52,020.00
- 7 Number of accounts opened during the past year, 4,318; number closed, 3,840; increase, 478.
- 8 Amount deposited, including interest credited, during the past year, 5,838,833.28

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$5,284,016.83
10	Amount of increase,	554,816.45
11	Total of interest and profit and loss, and rent accounts per last report,	\$279,398.09
12	Amount of income received during the year,	785,358.47—1,064,756.56
13	Total expenses, including salaries, during the year,	28,059.00
14	State tax during the year,	36,597.55
15	Town and City taxes and assessments paid,	1,687.50
16	Net amount of premiums charged off,	31,621.50
17	All other amounts charged off,	452.98
18	Dividends, 2 per cent. paid Jan. 15, 1906; amount,	311,324.79
	2 per cent. paid July 15, 1906; amount,	316,392.32
19	Net amount carried to surplus,	25,000.00
20	Total of interest and profit and loss and rent accounts per this report,	313,620.92—1,064,756.56
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	44,966.41
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	300,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	135,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.008
28	Net income from foreclosed real estate during the past year,	164.14
29	Date of annual meeting of Incorporators to elect Trustees or Directors, some time in June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, some time in June.	

OFFICERS. — President, Charles Bard; Treasurer, Costello Lippitt; Assistant Treasurer, Charles R. Butts; Directors or Trustees, Henry Larrabee, Arthur H. Brewer, Lucius Brown, Bela P. Learned, Calvin L. Harwood, Costello Lippitt, William H. Palmer, Jr., Adam Reid, Charles L. Hubbard, Stephen B. Meech, S. Alpheus Gilbert, Ansel A. Beckwith, Charles D. Noyes.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,772,526.30 Loans on collateral security, 144,488.75 Loans on personal security only, 5,100.00 Town, city, and county notes and orders, . . . 26,659.93 Town, city, school district, and corporation bonds, . 723,300.00 Railroad bonds, . . . 1,358,331.25 Bank stocks in Connecticut, 189,400.00 Bank stocks in other states, 37,050.00 Banking house, 33,046.55 Cash in banks, 167,766.83 Cash in vault, 11,674.65	Whole amount of deposits, \$4,212,916.11 Surplus account, . . . 135,000.00 Interest account, less current expenses and taxes paid, 66,089.25 Profit and loss account, . 15,806.04 Due borrowers on loans, . 39,532.86
Total assets, . . . \$4,469,344.26	Total liabilities, . . \$4,469,344.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND COUNTY NOTES AND ORDERS.			
Town of Trumbull, Conn., . . . \$	6,000.00	6,000.00	6,000.00
" Fairfield, "	659.93	659.93	659.93
Totals, \$	6,659.93	6,659.93	6,659.93
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Bethel, Conn., 4s, 1907-08, \$	4,000.00	4,000.00	4,000.00
City of Bridgeport, " 3½s, 1907-17,	59,000.00	59,000.00	59,000.00
" Bridgeport, " 5s, 1908,	45,000.00	45,000.00	45,000.00
" Bridgeport, " 4s, 1919,	75,000.00	75,000.00	76,500.00
Town of Bristol, " 4s, 1908,	10,000.00	10,000.00	10,000.00
S. Sch. D., Hartford, " 3½s, 1942,	20,000.00	20,000.00	20,000.00
Bor. of Norwalk, " 4s, 1908,	15,000.00	15,000.00	15,000.00
City of Norwich, " 5s, 1910,	50,000.00	50,000.00	51,500.00
Bor. of Shelton, " 4s, 1910,	25,000.00	25,000.00	25,100.00
Town of Stratford, " 3½s, 1920,	30,000.00	30,000.00	30,000.00
City of Waterbury, " 3½s, 1907-08,	8,000.00	8,000.00	8,000.00
City of Chicago, Ill., 4s, 1908,	10,000.00	10,000.00	10,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
City of Louisville, Ky., 5s, 1911,	\$	10,000.00	10,000.00	10,500.00
“ Boston, Mass., 4s, 1917,		34,000.00	34,000.00	35,000.00
“ Gloucester, “ 4s, 1908,		10,000.00	10,000.00	10,000.00
“ Jackson, Mich., 4½s, 1914,		10,000.00	10,000.00	10,500.00
“ St. Paul, Minn., 5s, 1915,		10,000.00	10,000.00	10,800.00
St. Louis, Mo., 4½, 1911,		20,000.00	20,000.00	20,400.00
City of Omaha, Neb., 5s, 1912,		5,000.00	5,000.00	5,300.00
“ Camden, N. J., 4½s, 1922,		40,000.00	40,000.00	42,800.00
“ Newark, “ 6s, 1908,		5,000.00	5,000.00	5,000.00
“ Paterson, “ 5s, 1907,		4,000.00	4,000.00	4,000.00
“ Paterson, “ 4s, 1910,		10,000.00	10,000.00	10,100.00
“ Paterson, “ 4s, 1922,		5,000.00	5,000.00	5,100.00
“ Paterson, “ 4s, 1932,		15,000.00	15,000.00	15,300.00
“ Trenton, “ 4s, 1913,		25,000.00	25,000.00	25,250.00
“ Buffalo, N. Y., 3½s, 1921-22,		10,000.00	10,000.00	10,000.00
“ New York, “ 5s, 1906,		10,000.00	10,000.00	10,000.00
“ New York, “ 3½s, 1924,		10,000.00	10,000.00	10,000.00
Town of W. Farms, “ 7s, 1906,		2,000.00	2,000.00	2,000.00
City of Akron, Ohio, 5s, 1906,		450.00	450.00	450.00
“ Akron, “ 5s, 1907,		1,050.00	1,050.00	1,050.00
“ Akron, “ 5s, 1908,		600.00	600.00	600.00
“ Akron, “ 5s, 1909,		2,200.00	2,200.00	2,200.00
“ Cincinnati, “ 7s, 1908,		10,000.00	10,000.00	10,500.00
“ Cincinnati, “ 3½s, 1952,		10,000.00	10,000.00	10,000.00
“ Cleveland, “ 4s, 1918,		5,000.00	5,000.00	5,100.00
“ Columbus, “ 4s, 1933,		25,000.00	25,000.00	26,000.00
“ Columbus, “ 5s, 1910,		6,000.00	6,000.00	6,200.00
“ Hamilton, “ 4½s, 1920,		18,000.00	18,000.00	19,080.00
“ Toledo, “ 4s, 1915,		25,000.00	25,000.00	25,750.00
“ Youngstown, “ 5s, 1906,		3,000.00	3,000.00	3,000.00
“ Youngstown, “ 5s, 1907-09,		6,000.00	6,000.00	6,120.00
“ Portland, Ore., 5s, 1928,		10,000.00	10,000.00	11,400.00
“ Milwaukee, Wis., 5s, 1907-15,		15,000.00	15,000.00	16,000.00
Total,	\$	723,300.00	723,300.00	739,600.00
RAILROAD BONDS.				
Bald Eagle Valley, 6s, 1910,	\$	4,000.00	4,000.00	4,000.00
Buffalo, N. Y. & Erie, 7s, 1916,		30,000.00	30,000.00	36,000.00
Central of New Jersey, 5s, 1987,		60,000.00	60,000.00	75,000.00
Chicago, Burl. & Quincy, 4s, 1949,		10,000.00	10,000.00	10,200.00
Chicago & Eastern Ill., 5s, 1937,		33,000.00	33,000.00	38,940.00
Chicago, Mil. & St. Paul:—				
Chic. & Pac., West. Div., 5s, 1921,		30,000.00	30,000.00	33,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic., Mil. & St. Paul:—			
Dubuque Division, 6s, 1920, \$	37,000.00	37,000.00	45,140.00
General, 4s, 1989,	70,000.00	70,000.00	75,600.00
Hastings & Dak. Div., 7s, 1910,	15,000.00	15,000.00	16,500.00
Terminal, 5s, 1914,	29,000.00	29,000.00	31,030.00
Wis. & Minn. Div., 5s, 1921,	31,000.00	31,000.00	33,790.00
Chicago & Northwestern:—			
Cedar Rapids & Mo., 7s, 1916,	15,000.00	15,000.00	18,600.00
Chic. St. P., M. & O., 6s, 1930,	50,000.00	50,000.00	65,000.00
Main Line, 7s, 1915,	20,000.00	20,000.00	25,000.00
Mil., Lake Shore & W., 6s, 1921,	20,000.00	20,000.00	24,000.00
Roch. & Nor. Minn., 7s, 1908,	3,000.00	3,000.00	3,000.00
St. Paul & Sioux City, 6s, 1919,	30,000.00	30,000.00	36,600.00
Chicago & Rock Island, 6s, 1917,	50,000.00	50,000.00	58,500.00
Burl., Ced. Rap. & No., 5s, 1934,	20,000.00	20,000.00	23,400.00
General Mortgage, 4s, 1988,	100,000.00	100,000.00	100,000.00
Clearfield & Mahoning, 5s, 1943,	1,000.00	1,000.00	1,200.00
Cleve. & Mahoning Val., 5s, 1938,	7,000.00	7,000.00	8,400.00
Concord & Montreal, 3½s, 1920,	10,000.00	10,000.00	10,000.00
Del., Lack. & Western, 7s, 1907,	10,000.00	10,000.00	10,000.00
N. Y., Lack. & Western, 6s, 1921,	30,000.00	30,000.00	37,800.00
Syracuse, Bing. & N. Y., 7s, 1906,	10,000.00	10,000.00	10,000.00
Great Northern:—			
Eastern of Minn., 5s, 1908,	34,000.00	34,000.00	34,340.00
East. of Minn., N. Div., 4s, 1948,	20,000.00	20,000.00	20,800.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,000.00
St. P., M. & M., D. Ex., 6s, 1910,	12,000.00	12,000.00	12,960.00
General Mte. Cons., 4½s, 1933,	25,000.00	25,000.00	27,000.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,000.00
Willmar & Sioux Falls, 5s, 1938,	34,000.00	34,000.00	40,800.00
Ill. Cent., Spfld. Div., 3½s, 1951,	25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	12,800.00
Louisville & Nashville:—			
St. Louis Division, 6s, 1921,	16,000.00	16,000.00	18,560.00
Michigan Central, 3½s, 1952,	10,000.00	9,875.00	9,875.00
Det. & Bay City Div., 5s, 1931,	60,000.00	60,000.00	70,800.00
Minneapolis & St. Louis, 7s, 1927,	16,000.00	16,000.00	21,440.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	24,000.00
Minneapolis & St. Louis, 4s, 1949,	25,000.00	25,000.00	23,500.00
Morris & Essex, 7s, 1914,	20,000.00	20,000.00	24,400.00
Morris & Essex, 7s, 1915,	10,000.00	10,000.00	12,000.00
N. Y. Cent. & Hud. Riv., 3½s, 1907,	160,000.00	156,456.25	150,000.00
N. Y., N. H. & Hartford, 3½s, 1947,	10,000.00	10,000.00	10,000.00
N. Y., N. H. & Hartford, 4s, 1947,	5,000.00	5,000.00	5,300.00
N. E. Cons. Mtg., 5s, 1945,	25,000.00	25,000.00	32,500.00
Pitts., McK. & Yough., 6s, 1932,	30,000.00	30,000.00	39,000.00
Rome, Wat. & Ogdensburg:—			
Oswego & Rome, 7s, 1915,	20,000.00	20,000.00	26,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Southwestern Penn.,	7s,	1917,	\$	15,000.00	15,000.00	19,500.00
United of New Jersey,	4s,	1944,		20,000.00	20,000.00	22,400.00
Totals,			\$	1,362,000.00	1,358,331.25	1,531,675.00
BANK STOCKS.						
66 shrs. Ansonia Nat. (\$50),	Ansonia,	\$		3,300.00	3,300.00	4,950.00
224 " Bridgeport Nat. (\$50),	B'port,			11,200.00	11,200.00	20,160.00
119 " City Nat.,	"			11,900.00	11,900.00	19,040.00
109 " Connecticut Nat.,	"			10,900.00	10,900.00	17,440.00
352 " First	"			35,200.00	35,200.00	66,880.00
72 " Pequonnock	"			7,200.00	7,200.00	10,800.00
15 " Bristol	Bristol,			1,500.00	1,500.00	2,700.00
30 " City	Danbury,			3,000.00	3,000.00	3,000.00
42 " Birmingham	Derby,			4,200.00	4,200.00	6,300.00
50 " Etna	Hartford,			5,000.00	5,000.00	10,000.00
100 " American Nat. (\$50),	"			5,000.00	5,000.00	7,000.00
50 " City,	"			5,000.00	5,000.00	5,000.00
25 " Conn. T. & S. D. Co.,	"			2,500.00	2,500.00	6,250.00
35 " Farmers & Mec. Nat.,	"			3,500.00	3,500.00	4,200.00
50 " First	"			5,000.00	5,000.00	7,000.00
50 " Hartford	"			5,000.00	5,000.00	7,000.00
40 " Hartford Trust Co.,	"			4,000.00	4,000.00	7,000.00
100 " Nat. Exchange (\$50),	"			5,000.00	5,000.00	6,000.00
21 " Phoenix Nat.,	"			2,100.00	2,100.00	2,520.00
5 " State,	"			500.00	500.00	700.00
5 " United States,	"			500.00	500.00	2,000.00
27 " Home Nat.,	Meriden,			2,700.00	2,700.00	3,240.00
13 " Meriden Nat.,	"			1,300.00	1,300.00	1,400.00
10 " Mechanics Nat.,	N. Britain,			1,000.00	1,000.00	1,900.00
15 " New Britain Nat.,	"			1,500.00	1,500.00	2,400.00
40 " Merchants Nat. (\$50),	N. Haven,			2,000.00	2,000.00	2,400.00
20 " Nat. Tradesmen's,	"			2,000.00	2,000.00	3,000.00
500 " N. Haven Co. Nat. (\$10),	"			5,000.00	5,000.00	8,000.00
50 " Second Nat.,	"			5,000.00	5,000.00	9,250.00
20 " Yale	"			2,000.00	2,000.00	2,500.00
50 " Nat. Bk. of Com.,	New London,			5,000.00	5,000.00	8,000.00
22 " Fairfield Co. Nat.,	Norwalk,			2,200.00	2,200.00	2,200.00
2 " Nat. Bk. of Norwalk,	"			200.00	200.00	220.00
75 " Thames Nat.,	Norwich,			7,500.00	7,500.00	12,000.00
40 " City	So. Norwalk,			4,000.00	4,000.00	7,600.00
10 " Stamford Nat.,	Stamford,			1,000.00	1,000.00	1,400.00
45 " Citizens	Waterbury,			4,500.00	4,500.00	6,300.00
30 " Manufacturers Nat.,	"			3,000.00	3,000.00	3,600.00
160 " Waterbury Nat. (\$50),	"			8,000.00	8,000.00	12,800.00
30 " American Ex. Nat.,	New York,			3,000.00	3,000.00	7,500.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
20 shrs. Chatham N., (\$25), N. York, \$	500.00	500.00	1,600.00
8 " Citizens Cent. Nat., "	800.00	800.00	1,120.00
38 " Commerce " "	3,800.00	3,800.00	6,840.00
14 " Corn Exchange " "	1,400.00	1,400.00	4,900.00
30 " Fourth Nat., " "	3,000.00	3,000.00	6,000.00
46 " Hanover " "	4,600.00	4,600.00	22,770.00
30 " Imp. & Traders " "	3,000.00	3,000.00	18,200.00
25 " Market & Fulton Nat., " "	2,500.00	2,500.00	6,500.00
65 " Mechanics " "	6,500.00	6,500.00	16,250.00
30 " Mercantile " "	3,000.00	3,000.00	7,200.00
67 " Merchants Nat. (\$50), " "	3,350.00	3,350.00	5,360.00
1 " North American Nat., " "	100.00	100.00	240.00
15 " Park " "	1,500.00	1,500.00	6,900.00
Totals, \$	226,450.00	226,450.00	413,530.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,572; total amount, \$1,614,920.98
2	Number of depositors having \$1,000 and not over \$2,000,	1,142; total amount, 1,547,815.30
3	Number of depositors having over \$2,000 and not over \$10,000,	412; total amount, 1,050,179.83
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	9,126; total deposits, \$4,212,916.11
6	Largest amount due a single depositor,	8,261.22
7	Number of accounts opened during the past year, 1,751; number closed, 1,135; increase, 616.	
8	Amount deposited, including interest credited, during the past year,	1,162,817.25
9	Amount withdrawn during the past year,	965,866.80
10	Amount of increase,	196,950.45
11	Total of interest and profit and loss, and rent accounts per last report,	\$79,358.16
12	Amount of income received during the year,	207,986.67— 287,344.83
13	Total expenses, including salaries, during the year,	15,378.40
14	State tax during the year,	8,233.27
15	Town and City taxes and assessments paid,	483.92
16	Net amount of premiums charged off,	20,178.12
17	All other amounts charged off,	13,163.00
18	Dividends, 1½ per cent. paid Jan. 1, 1906; amount,	68,376.95
	1¼ per cent. paid July 1, 1906; amount,	69,635.88
19	Net amount carried to surplus,	10,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Total of interest and profit and loss and rent accounts per this report,	\$81,895.29—\$287,344.83
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	659.93
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	75,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	30,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS. — President, Samuel W. Baldwin; First Vice-President, Henry Atwater; Second Vice-President, Enoch P. Hincks; Treasurer, Edward W. Marsh; Directors or Trustees, Edward R. Ives, Morris B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh, George Comstock, Lucius H. Mills, Lewis B. Curtis, Waldo C. Bryant, Charles S. Canfield.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. STEVENS HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$348,500.00	Whole amount of deposits, . . .	\$667,523.57
Loans on collateral security, . . .	10,000.00	Surplus account, . . .	17,000.00
Loans on personal security only, . . .	5,300.00	Interest account, less current expenses and taxes paid, . . .	25,367.69
Town, city, and borough notes and orders, . . .	10,000.00		
School district notes and orders, . . .	336.45		
Town, city, school district, and corporation bonds, . . .	41,500.00		
Railroad bonds, . . .	186,600.00		
Bank stocks in Connecticut, . . .	87,600.00		
Banking house, fixtures, . . .	1,000.00		
Cash in banks, . . .	17,655.96		
Cash in vault, . . .	1,398.85		
Total assets, . . .	\$709,891.26	Total liabilities, . . .	\$709,891.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Norwich, 5s, 1908, \$	1,000.00	1,000.00	1,000.00
Dubuque, 5s, 1907, . . .	4,500.00	4,500.00	4,500.00
Topeka, 5s, 1913, . . .	5,000.00	5,000.00	5,300.00
Tacoma, 5s, 1913, . . .	5,000.00	5,000.00	5,300.00
Pueblo, 5s, 1912, . . .	6,000.00	6,000.00	6,300.00
Colorado Springs, 4s, 1914, . . .	10,000.00	10,000.00	10,200.00
Lincoln, 4s, 1909, . . .	10,000.00	10,000.00	10,200.00
Totals, \$	41,500.00	41,500.00	42,800.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul, 5s, 1926, \$	5,000.00	5,000.00	6,000.00
C. & A. (Miss. Riv. Br.), 6s, 1912, . . .	4,000.00	4,000.00	4,800.00
Evansville & Terre Haute, 5s, 1930, . . .	10,000.00	10,000.00	11,000.00
Staten Island, 4½s, 1943, . . .	10,000.00	10,000.00	10,000.00
Cleveland, C., C. & St. L., 4s, 1990, . . .	5,000.00	5,000.00	5,000.00

PEOPLE'S SAVINGS BANK, ROCKVILLE.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Hereford, 4s, 1930, \$		8,000.00	8,000.00	8,000.00
C., B. & Q., Neb. Division, 4s, 1927,		10,000.00	10,000.00	10,500.00
Denver, 4s, 1922,		7,000.00	7,000.00	7,000.00
Iowa, 4s, 1919,		9,000.00	9,000.00	9,000.00
Ill. Cent., Louisville Div., 3½s, 1953,		10,000.00	9,800.00	9,000.00
Genesee & Wyoming, 5s, 1929,		11,000.00	11,000.00	12,100.00
St. Louis Terminal, 4s, 1953,		15,000.00	14,900.00	14,900.00
St. L., I. M. & So. R. & G., 4s, 1933,		20,000.00	19,000.00	19,000.00
Minn. & St. Louis, 4s, 1949,		10,000.00	9,600.00	9,600.00
Buffalo & Susquehanna, 4s, 1951,		15,000.00	15,000.00	15,000.00
Consolidated, 4s, 1954,		15,000.00	14,700.00	14,700.00
Southern Indiana, 4s, 1951,		10,000.00	9,500.00	9,500.00
Conn. Railway & Lighting, 4½s, 1951,		10,000.00	10,000.00	10,000.00
Atlantic Coast Line, 4s, 1952,		5,000.00	5,000.00	5,000.00
Totals, \$		189,000.00	186,600.00	190,100.00
BANK STOCKS.				
300 shrs. First National, Rockville, \$		30,000.00	36,900.00	36,000.00
280 " Rockville Nat., "		28,000.00	31,700.00	33,600.00
35 " First " Stafford,		3,500.00	3,500.00	5,250.00
40 " " " Hartford,		4,000.00	5,650.00	6,000.00
7 " City, "		700.00	700.00	700.00
10 " Aetna Nat., "		1,000.00	1,250.00	2,000.00
20 " Charter Oak Nat., "		2,000.00	2,950.00	2,800.00
19 " Far. & Mech. " "		1,900.00	2,350.00	2,185.00
6 " Hartford Trust, "		600.00	600.00	1,110.00
16 " Conn. " "		1,600.00	2,000.00	4,160.00
Totals, \$		73,300.00	87,600.00	93,805.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,459; total amount,	\$343,244.57
2	Number of depositors having \$1,000 and not over \$2,000,	133; total amount,	165,795.00
3	Number of depositors having over \$2,000 and not over \$10,000,	46; total amount,	153,484.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,638; total deposits,	\$667,523.57

PEOPLE'S SAVINGS BANK, ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$6,941.00	
7	Number of accounts opened during the past year, 262; number closed, 150; increase, 112.		
8	Amount deposited, including interest credited, during the past year,	151,246.90	
9	Amount withdrawn during the past year,	110,409.09	
10	Amount of increase,	40,837.81	
11	Total of interest and profit and loss, and rent accounts per last report,	\$22,306.47	
12	Amount of income received during the year,	33,332.82—	55,639.29
13	Total expenses, including salaries during the year,	2,697.73	
14	State tax during the year,	1,267.63	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	759.84	
17	All other amounts charged off,	168.69	
18*	Dividends, 2 per cent. paid Jan., 1906; amount,	11,470.30	
	2 per cent. paid July, 1906; amount,	11,907.41	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	25,367.69—	55,639.29
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	21,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Wm. H. Prescott; Treasurer, E. Stevens Henry; Directors or Trustees, Wm. H. Prescott, E. S. Henry, E. H. Preston, A. N. Belding, C. E. Harwood, J. E. Fisk, F. A. Randall, S. A. Harrington, A. P. Dickinson, E. White.

* $3\frac{1}{4}$ per cent. per annum on excess of \$1,000.

PUTNAM SAVINGS BANK.

JEBOME TOUBTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$330,300.00	Whole amount of deposits, \$2,637,554.61	
Loans on collateral security, . . .	29,587.50	Surplus account, . . .	81,000.00
Loans on personal security only, . . .	2,000.00	Interest account, less current expenses and taxes paid, . . .	33,288.44
Town, city, and borough notes and orders, . . .	115,365.00	Profit and loss account. . .	411.26
Town, city, school district, and corporation bonds, . . .	525,000.00		
Railroad bonds, . . .	1,605,000.00		
Bank stocks in Connecticut, . . .	25,000.00		
Real estate by foreclosure, . . .	4,500.00		
Cash in banks, . . .	88,429.20		
Cash in vault, . . .	27,072.61		
Total assets, . . .	\$2,752,254.31	Total liabilities, . . .	\$2,752,254.31

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Putnam, \$	98,365.00	98,365.00	98,365.00
City of Putnam,	12,000.00	12,000.00	12,000.00
Town of Woodstock,	5,000.00	5,000.00	5,000.00
Totals, \$	115,365.00	115,365.00	115,365.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Ansonia, Ct., 4s, 1912, \$	25,000.00	25,000.00	25,000.00
“ Norwalk, “ 3½s, 1918,	25,000.00	25,000.00	25,000.00
City of Norwich, “ 3½s, 1925,	15,000.00	15,000.00	15,000.00
“ Atlantic City, N. J., 4½s, 1924,	50,000.00	50,000.00	54,000.00
“ Columbus, Ohio, 5s, 1910,	40,000.00	40,000.00	42,500.00
“ Dayton, “ 4s, 1908,	20,000.00	20,000.00	20,000.00
“ City of Toledo, “ 4s, 1942,	30,000.00	30,000.00	31,000.00
“ Kansas City, Mo., 4½s, 1915,	15,000.00	15,000.00	15,500.00
“ Louisville, Ky., 4s, 1910,	20,000.00	20,000.00	20,000.00
“ Min'apolis, Minn., 4½s, 1922,	15,000.00	15,000.00	16,500.00
“ St. Paul, “ 4s, 1920,	20,000.00	20,000.00	20,750.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Muskegon, Mich., 4s, 1919-20 \$	20,000.00	20,000.00	20,750.00
“ Muskegon, “ 5s, 1917-22,	20,000.00	20,000.00	22,500.00
“ Saginaw, “ 4s, 1907-08,	10,000.00	10,000.00	10,000.00
“ Saginaw, “ 5½s, 1920,	15,000.00	15,000.00	15,000.00
“ Omaha, Neb., 5s, 1912,	10,000.00	10,000.00	10,500.00
“ Pueblo, Col., 4s, 1914,	30,000.00	30,000.00	30,500.00
“ Pawtucket, R. I., 4s, 1910,	20,000.00	20,000.00	20,000.00
“ Pawtucket, “ 4s, 1937,	30,000.00	30,000.00	32,000.00
“ Portland, Ore., 5s, 1922,	15,000.00	15,000.00	16,500.00
“ St. Louis, Mo., 4s, 1908,	20,000.00	20,000.00	20,000.00
Omaha Water Works Co., 5s, 1946,	60,000.00	60,000.00	60,000.00
Totals, \$	525,000.00	525,000.00	543,000.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	100,000.00	100,000.00	100,000.00
Buffalo & Susquehanna, 4s, 1951,	70,000.00	70,000.00	68,000.00
Chicago & Alton, 3s, 1949,	100,000.00	100,000.00	82,000.00
C., B. & Q., Ill. Div., 3½s, 1949,	100,000.00	100,000.00	96,000.00
Chic. & Ind. Coal, 5s, 1936,	25,000.00	25,000.00	29,500.00
Chic. Mil. & St. P. System:—			
Gen. Gold, Series A, 4s, 1989,	25,000.00	25,000.00	27,500.00
Chic. & Pac. West. Div., 5s, 1921,	50,000.00	50,000.00	56,000.00
Mineral Point Div., 5s, 1910,	50,000.00	50,000.00	51,500.00
Dubuque Div., 6s, 1920,	10,000.00	10,000.00	12,000.00
Southwestern Div., 6s, 1909,	20,000.00	20,000.00	21,000.00
Wisconsin Valley Div., 7s, 1909,	15,000.00	15,000.00	16,000.00
Chicago & N. W. System:—			
Ott. & Ced. Falls Div., 5s, 1909,	30,000.00	30,000.00	30,500.00
Madison Ex. Div., 7s, 1911,	20,000.00	20,000.00	22,000.00
Sioux City & Pac. Div., 3½s, 1936,	25,000.00	25,000.00	23,500.00
Chic., R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	102,000.00
Illinois Central System:—			
Omaha Div., 3s, 1951,	50,000.00	50,000.00	42,000.00
Litchfield Div., 3s, 1951,	10,000.00	10,000.00	8,500.00
Louisville Div., 3½s, 1953,	75,000.00	75,000.00	73,000.00
Western Lines Div., 4s, 1951,	25,000.00	25,000.00	26,000.00
Joliet & Northern Ind., 7s, 1907,	20,000.00	20,000.00	20,500.00
Louis. & Nash., unified, 4s, 1940,	100,000.00	100,000.00	103,000.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,500.00
Minneapolis & St. Louis, 5s, 1934,	25,000.00	25,000.00	28,000.00
Minneapolis & St. Louis, 4s, 1949,	75,000.00	75,000.00	73,000.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Div., 4s, 1933,	100,000.00	100,000.00	95,000.00
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	55,000.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Man.:—			
Montana Central Div., 5s, 1937, \$	100,000.00	100,000.00	117,000.00
Montana Ex. Div., 4s, 1937,	100,000.00	100,000.00	104,000.00
Term'l Assn. of St. L., 4s, 1953,	100,000.00	100,000.00	100,000.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	26,000.00
Totals,	\$ 1,605,000.00	1,605,000.00	1,619,000.00
BANK STOCKS.			
100 shrs. Thames Nat., Norwich, Ct., \$	10,000.00	10,000.00	16,000.00
150 " First Nat. of Putnam, "	15,000.00	15,000.00	20,000.00
Totals,	\$ 25,000.00	25,000.00	36,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,943; total amount, \$1,364,855.94	
2	Number of depositors having \$1,000 and not over \$2,000,	608; total amount, 764,916.14	
3	Number of depositors having over \$2,000 and not over \$10,000,	149; total amount, 467,000.37	
4	Number of depositors having over \$10,000,	3; total amount, 40,782.16	
5	Total number of depositors,	6,703; total deposits, \$2,637,554.61	
6	Largest amount due a single depositor,		15,652.16
7	Number of accounts opened during the past year, 867; number closed, 588; increase, 279.		
8	Amount deposited, including interest credited, during the past year,		590,078.56
9	Amount withdrawn during the past year,		474,387.01
10	Amount of increase,		115,691.56
11	Total of interest and profit and loss, and rent accounts per last report,	\$36,810.82	
12	Amount of income received during the year,	112,380.84	149,191.66
13	Total expenses, including salaries, during the year,	5,760.69	
14	State tax during the year,	6,065.14	
15	Town and City taxes and assessments paid,	94.50	
16	Net amount of premiums charged off,	7,816.92	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Oct. 1, 1905; amount,	45,768.64	
	2 per cent. paid Apr. 1, 1906; amount,	46,986.07	
19	Net amount carried to surplus,	3,000.00	

* 3 per cent. per annum on excess of \$1,000.

PUTNAM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Total of interest and profit and loss and rent accounts per this report,	\$33,699.70—\$149,191.66
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	18,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	6,950.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%
28	Net income from foreclosed real estate during the past year,	228.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.—President, George W. Holt; Treasurer, Jerome Tourtellotte; Directors or Trustees, George W. Holt, Charles P. Grosvenor, John A. Carpenter, Jerome Tourtellotte, Charles M. Fenner, James N. Kingsbury, Benjamin Grosvenor, John M. Paine, Clarendon M. Green.

RIDGEFIELD SAVINGS BANK.

GEO. E. BENEDICT, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$412,580.53	Whole amount of deposits, . . .	\$855,799.97
Loans on personal security only, . . .	73,208.19	Surplus account, . . .	34,400.00
Town, city, school district, and corporation bonds, . .	28,000.00	Interest account, less current expenses and taxes paid, . . .	1,968.41
Railroad bonds, . . .	298,148.06	Profit and loss account, . .	1,190.00
Bank stocks in Connecticut, .	20,052.00		
Real estate by foreclosure, .	1,664.59		
Safes, . . .	850.00		
Cash in banks, . . .	58,237.97		
Cash in vaults, . . .	617.04		
Total assets, . . .	\$893,358.38	Total liabilities, . . .	\$893,358.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, 1909, \$	3,000.00	3,000.00	3,200.00
City of Omaha paving bds., 5s, 1906,	5,000.00	5,000.00	5,000.00
Fort Wayne, Ind., 4½s, 1913,	10,000.00	10,000.00	10,500.00
Town of Ridgefield, 3½s, 1917,	10,000.00	10,000.00	10,000.00
Totals, \$	28,000.00	28,000.00	28,700.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	20,000.00	19,882.78	19,400.00
Chicago, Mil. & St. Paul:—			
Minn. & Wisconsin Div., 5s, 1921,	5,000.00	5,000.00	5,550.00
Chicago, R. I. & Pacific, 4s, 1988,	38,000.00	38,000.00	38,380.00
Louisville & Nashville, 4s, 1940,	20,000.00	20,000.00	20,200.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Div., 4s, 1933,	95,000.00	90,540.28	89,300.00
Minneapolis & St. Louis, 4s, 1949,	40,000.00	40,000.00	37,600.00
Conn. Ry. & Lighting Co., 4½s, 1951,	65,000.00	65,000.00	68,250.00
Atlantic Coast Line, 4s, 1952,	20,000.00	19,725.00	19,700.00
Totals, \$	303,000.00	298,148.06	298,380.00

RIDGEFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAB VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.					
20 shrs	First National,	Meriden, \$	2,000.00	2,850.00	4,000.00
50 "	City "	Danbury,	5,000.00	5,000.00	5,000.00
72 "	Danbury "	"	7,200.00	7,200.00	7,200.00
11 "	Fairfield Co. Nat.,	"	1,100.00	1,100.00	990.00
37 "	National,	Norwalk,	3,700.00	3,902.00	4,000.00
Totals,			\$ 19,000.00	20,052.00	21,190.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,684; total amount,	\$362,378.17
2	Number of depositors having \$1,000 and not over \$2,000,	164; total amount,	209,844.20
3	Number of depositors having over \$2,000 and not over \$10,000,	81; total amount,	262,731.28
4	Number of depositors having over \$10,000,	2; total amount,	20,846.32
5	Total number of depositors,	1,931; total deposits,	\$855,799.97
6	Largest amount due a single depositor,		10,586.53
7	Number of accounts opened during the past year, 324; number closed, 208; increase, 116.		
8	Amount deposited, including interest credited, during the past year,		294,000.80
9	Amount withdrawn during the past year,		162,212.73
10	Amount of increase,		131,788.07
11	Total of interest and profit and loss, and rent accounts per last report,	\$3,117.06	
12	Amount of income received during the year,	37,513.69—	40,630.75
13	Total expenses, including salaries during the year,	2,467.43	
14	State tax during the year,	1,644.07	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	518.13	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	13,882.39	
	2 per cent. paid July, 1906; amount,	15,060.32	
19	Net amount carried to surplus,	3,900.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,158.41—	40,630.75
21	Amount of past-due paper at this time is		169.50
22	Amount of assets yielding no income the past year,		1,664.59
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,500.00

RIDGEFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$7,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in July.	

OFFICERS. — President, D. Smith Sholes; Treasurer, Geo. E. Benedict; Directors or Trustees, D. Smith Sholes, Wm. H. Beers, Samuel Keeler, J. L. Dauchy, E. J. Couch, C. B. Northrop, John Brophy, Richard W. Osborn, Michael T. McGlynn, Geo. L. Rockwell, Ebenezer A. Hoyt, D. F. Bedient, Geo. E. Benedict.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$222,338.27	Whole amount of deposits, . . .	\$909,661.28
Loans on collateral security, . . .	93,181.41	Surplus account, . . .	31,000.00
Loans on personal security only, . . .	2,905.00	Interest account, less current expenses and taxes paid, . . .	16,416.22
Town, city, and borough notes and orders, . . .	3,455.13	Profit and loss account, . . .	
School district notes and orders, . . .	2,850.00		
Town, city, school district, and corporation bonds, . . .	340,362.81		
Railroad bonds, . . .	222,021.00		
Bank stocks in Connecticut, . . .	34,007.50		
Real estate by foreclosure, . . .	14,892.00		
Banking house, . . .	7,000.00		
Cash in bank, . . .	7,177.71		
Cash in vault, . . .	6,886.67		
Total assets, . . .	\$957,077.50	Total liabilities, . . .	\$957,077.50

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Salisbury, \$	3,455.13	3,455.13	3,455.13
SCHOOL DISTRICT NOTES AND ORDERS.			
Lakeville School District, \$	2,850.00	2,850.00	2,850.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Salisbury, Conn., 4½s, \$	18,000.00	18,000.00	18,000.00
“ Bristol, “ 4s, 1927, \$	15,000.00	16,275.00	15,750.00
“ Greenwich, “ 4s, 1933, \$	5,000.00	5,000.00	5,100.00
“ Orange, “ 4s, 1925, \$	5,000.00	5,000.00	5,200.00
City of Danbury, “ 4s, 1911-12, \$	6,000.00	6,000.00	6,060.00
“ New Britain, “ 4s, 1936, \$	5,000.00	5,000.00	5,250.00
“ Rockville, “ 4s, 1927, \$	5,000.00	5,250.00	5,200.00
Bor. of Groton, “ 4s, 1925, \$	5,000.00	5,000.00	5,200.00
City of Los Angeles, Cal., 4½s, \$	1,650.00	1,730.00	1,700.00
“ San José, “ 4½s, \$	3,875.00	4,175.00	4,150.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Col. Springs, Col., 4s, 1929, \$	5,000.00	5,000.00	5,200.00
“ Col. Springs, “ 4s, 1914-24,	5,000.00	5,000.00	5,100.00
“ Col. Springs, “ 4s, 1913-18,	5,000.00	4,975.00	5,100.00
“ Pueblo, “ 4½s, 1910,	10,000.00	10,800.00	10,300.00
“ Pueblo, “ 4½s, 1918,	5,000.00	5,000.00	5,400.00
“ Chicago, Ill., 4s, 1923,	10,000.00	10,000.00	10,400.00
“ Wichita, Kan., 5s, 1910,	10,000.00	11,050.00	10,500.00
“ Paducah, Ky., 4½s, 1926,	14,000.00	15,000.00	15,400.00
“ Boston, Mass., 3½s, 1940,	10,000.00	10,900.00	10,000.00
“ Muskegon, Mich., 5s, 1913,	5,000.00	5,400.00	5,400.00
“ Muskegon, “ 4s, 1934,	10,000.00	10,000.00	10,500.00
“ Kalamazoo, “ 4s, 1911,	5,000.00	5,000.00	5,100.00
“ Duluth, Minn., 4s, 1920,	6,000.00	6,000.00	6,180.00
“ Omaha, Neb., 4s, 1919,	5,000.00	5,456.51	5,150.00
“ Omaha, “ 4s, 1921,	5,000.00	5,250.00	5,200.00
“ Omaha, “ 4½s, 1933,	10,000.00	11,000.00	11,300.00
“ So. Omaha, “ 4½s, 1910-25,	12,000.00	12,000.00	12,360.00
“ So. Omaha, “ 4½s, 1911-26,	13,000.00	13,000.00	13,400.00
“ Paterson, N. J., 4s, 1932,	5,000.00	5,000.00	5,250.00
“ Paterson, “ 4s, 1939,	25,000.00	25,000.00	26,000.00
“ Paterson, “ 4s, 1925,	5,000.00	5,000.00	5,200.00
“ New York, N. Y., 3½s, 1933,	5,000.00	5,000.00	5,000.00
“ Cleveland, Ohio, 4s, 1935,	5,000.00	5,875.00	5,250.00
“ Cleveland, “ 4s, 1914,	10,000.00	10,000.00	10,200.00
“ Cleveland, “ 4s, 1915,	5,000.00	5,000.00	5,100.00
“ Lima, “ 4s, 1922,	5,000.00	5,000.00	5,150.00
“ Toledo, “ 3½s, 1920,	11,000.00	11,476.30	11,000.00
“ Toledo, “ 3½s, 1936,	15,000.00	15,750.00	15,000.00
“ Toledo, “ 3½s, 1912,	5,000.00	5,000.00	5,000.00
“ Columbus, “ 4s, 1933,	5,000.00	5,000.00	5,250.00
“ Columbus, “ 4s, 1934,	5,000.00	5,000.00	5,250.00
“ Columbus, “ 4s, 1913,	10,000.00	10,000.00	10,200.00
Totals, \$	330,525.00	340,362.81	342,450.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,500.00	10,300.00
Baltimore & Harrisburg, 5s, 1936,	10,000.00	12,400.00	12,200.00
Central of New Jersey, 5s, 1987,	5,000.00	6,550.00	6,300.00
Chicago, Burl. & Quincy, 5s, 1919,	10,000.00	11,500.00	11,000.00
Chicago, Mil. & St. Paul, 3½s, 1989,	5,000.00	5,000.00	5,000.00
Wisconsin & Minn., 6s, 1910,	10,000.00	12,100.00	11,100.00
Chicago, R. I. & Pacific, 4s, 1988,	40,000.00	41,700.00	40,600.00
Michigan Central, 5s, 1931,	5,000.00	6,000.00	6,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	4,700.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y., N. H. & Hartford, 4s, 1914, \$	10,000.00	10,000.00	10,200.00
N. Y., N. H. & Hartford, 4s, 1947,	10,000.00	11,600.00	11,400.00
N. Y., N. H. & Hartford, 4s, 1955,	15,000.00	15,000.00	15,600.00
Danbury & Norwalk, 4s, 1955,	5,000.00	5,000.00	5,200.00
St. Paul, Minn. & Man.:—			
Montana extension, 4s, 1937,	10,000.00	10,300.00	10,100.00
St. Paul, Minn. & Man., 6s, 1933,	5,000.00	6,750.00	6,750.00
Sunbury, Haz. & Wilkes., 5s, 1927,	8,100.00	8,871.00	8,800.00
Sault Ste. Marie, 5s, 1915,	10,000.00	10,000.00	10,800.00
St. L., Iron Mt. & South., 5s, 1931,	10,000.00	11,500.00	11,300.00
N. Y., Phil. & Norfolk, 4s, 1939,	5,000.00	5,000.00	5,100.00
Chicago & Eastern Ill., 5s, 1937,	15,000.00	17,250.00	18,000.00
Totals, \$	203,100.00	222,021.00	220,450.00
BANK STOCKS.			
84 shrs. National Iron, Falls Village, \$	8,400.00	10,160.00	8,400.00
16 " Phoenix National, Hartford, .	1,600.00	1,960.00	2,000.00
20 " Uncas National, Norwich, .	2,000.00	2,500.00	2,500.00
50 " Pequonnock Nat., Bridgeport,	5,000.00	6,300.00	7,500.00
50 " National Commerce, New London,	5,000.00	6,187.50	7,000.00
55 " Waterbury National, Waterbury,	2,750.00	4,400.00	4,400.00
20 " City National, Danbury, .	2,000.00	2,500.00	2,500.00
Totals, \$	26,750.00	34,007.50	34,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,174; total amount,	\$433,878.31
2	Number of depositors having \$1,000 and not over \$2,000,	181; total amount,	231,626.82
3	Number of depositors having over \$2,000 and not over \$10,000,	63; total amount,	218,516.91
4	Number of depositors having over \$10,000,	2; total amount,	25,639.24
5	Total number of depositors,	2,420; total deposits,	\$909,661.28
6	Largest amount due a single depositor,		13,753.14
7	Number of accounts opened during the past year, 606; number closed, 521; increase, 85.		
8	Amount deposited, including interest credited, during the past year,		192,313.36
9	Amount withdrawn during the past year,		163,045.33

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,		\$29,268.03
11	Total of interest and profit and loss, and rent accounts per last report,	\$19,862.21	
12	Amount of income received during the year,	40,713.41—	60,575.62
13	Total expenses, including salaries, during the year,	2,473.21	
14	State tax during the year,	1,778.78	
15	Town and City taxes and assessments paid,	210.98	
16	Net amount of premiums charged off,	5,996.46	
17	All other amounts charged off,	2,502.36	
18	Dividends, 1¾ per cent. paid Oct. 1, 1905; amount, 1¾ per cent. paid Apr. 1, 1906; amount,	14,701.12 14,950.95	
19	Net amount carried to surplus,	1,545.54	
20	Total of interest and profit and loss and rent accounts per this report,	16,416.22—	60,575.62
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		1,800.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		60,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5%
28	Net income from foreclosed real estate during the past year,		640.30
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, Chas. H. Bissell, Wm. Kane, Geo. L. Hurd, M. H. Robbins, H. F. Landon, J. S. Perkins, Dwight Allyn, E. Eggleston.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$825,043.05	Whole amount of deposits, . . .	\$2,503,421.05
Loans on collateral security, . . .	138,997.85	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	70,830.00	Interest account, less current expenses and taxes paid, . . .	15,078.76
Town, city, and borough notes and orders, . . .	96,500.00	Profit and loss account, . . .	1,575.54
Town, city, school district, and corporation bonds, . . .	795,866.50	Rent account, . . .	23.00
Railroad bonds, . . .	345,085.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, . . .	73,200.00		
Bank stocks in other states, . . .	19,000.00		
Real estate by foreclosure, . . .	3,028.05		
Banking house, . . .	38,170.43		
Insurance and taxes advanced on real estate mortgaged, . . .	83.65		
Premium account, . . .	107,956.39		
Cash in banks, . . .	40,309.72		
Cash in vault, . . .	11,027.71		
Total assets, . . .	\$2,570,098.35	Total liabilities, . . .	\$2,570,098.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Conn., . . . \$	15,500.00	15,500.00	15,500.00
Town of Seymour, " . . .	36,000.00	36,000.00	36,000.00
" Beacon Falls, Conn., . . .	13,000.00	13,000.00	13,000.00
" Huntington, Conn., . . .	32,000.00	32,000.00	32,000.00
Totals, . . . \$	96,500.00	96,500.00	96,500.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . \$	5,000.00	5,000.00	9,750.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Ansonia, Conn., g. 3½s, 1923, \$	75,000.00	75,000.00	75,000.00
" Ansonia, " g. 4s, 1915, . . .	18,000.00	18,000.00	18,720.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Derby, Conn., 4s, 1914, \$	6,000.00	6,000.00	6,105.00
“ Bridgep’rt, “ 4s, 1919,	12,000.00	12,000.00	12,300.00
“ Bridgep’rt, “ 4s, 1924,	5,000.00	5,000.00	5,162.50
Town of Stratford, “ 4s, 1918,	10,000.00	10,000.00	10,250.00
“ Orange, “ g. 4s, 1916,	11,000.00	11,000.00	11,220.00
“ Orange, “ g. 4s, 1925,	15,000.00	15,000.00	15,525.00
City of Waterbury, “ 4s, 1919,	7,000.00	7,000.00	7,175.00
School District:—			
Center, Waterbury, g. 4s, 1938,	10,000.00	10,000.00	10,250.00
Washington, Hartford, 4s, 1919,	5,000.00	5,000.00	5,125.00
City of New Britain, Ct., 4s, 1925,	4,000.00	4,000.00	4,140.00
“ New Britain, “ 4s, 1927,	10,000.00	10,000.00	10,350.00
Town of Southington, “ 4s, 1917,	3,000.00	3,000.00	3,052.50
“ Lyme, “ 4s, 1918,	10,000.00	10,000.00	10,250.00
“ Essex, “ 3.65s, 1928,	10,000.00	10,000.00	10,250.00
City of Middletown, “ 3.65s, 1915,	2,000.00	2,000.00	2,025.00
“ Meriden, “ 4s, 1908,	2,000.00	2,000.00	2,010.00
“ New Haven, “ 4s, 1916,	5,000.00	5,000.00	5,100.00
“ New Haven, “ 4s, 1928,	1,000.00	1,000.00	1,040.00
“ New Haven, “ 4s, 1917,	5,000.00	5,000.00	5,100.00
Town of New Haven, “ 3½s, 1919,	1,000.00	1,000.00	1,002.00
“ New Haven, “ 3½s, 1922,	1,000.00	1,000.00	1,002.00
“ Windsor L’ks, “ 4s, 1919,	7,000.00	7,000.00	7,175.00
City of Putnam, “ 3½s, 1929,	20,000.00	20,000.00	20,000.00
“ New London, “ 3½s, 1919,	5,000.00	5,000.00	5,000.00
“ Stamford, Ct., g. 4s, 1914,	3,000.00	3,000.00	3,100.00
“ Norwalk, “ g. 4s, 1935,	5,000.00	5,000.00	5,250.00
Town of Greenwich, “ 4s, 1915,	3,000.00	3,000.00	3,000.00
“ Killingly, “ g. 3½s, 1920,	10,000.00	10,000.00	10,000.00
“ Portland, “ 3½s, 1919,	10,000.00	10,000.00	10,025.00
Bor. of Wallingford, Ct., 3½s, 1919,	3,000.00	3,000.00	3,000.00
Town of Huntingt’n, Ct., g. 4s, 1917,	5,000.00	5,000.00	5,200.00
City of Danbury, “ 4s, 1930,	5,000.00	5,000.00	5,125.00
“ Providence, R. I., g. 4s, 1926,	3,000.00	3,000.00	3,250.00
“ Jamestown, N. Y., 4s, 1923,	15,000.00	15,000.00	15,450.00
“ New York, “ 4s, 1936,	10,000.00	10,000.00	10,300.00
“ Paterson, N. J., 4s, 1932,	5,000.00	5,000.00	5,075.00
“ Paterson, “ 4s, 1922,	10,000.00	10,000.00	10,133.00
“ Hoboken, “ 4s, 1918,	10,000.00	10,000.00	10,250.00
“ Trenton, “ 4s, 1917,	9,000.00	9,000.00	9,225.00
“ Trenton, “ 4s, 1909,	6,000.00	6,000.00	6,000.00
“ Camden, “ 4½s, 1922,	20,000.00	20,000.00	22,000.00
“ Paterson, “ 4½s, 1906,	5,000.00	5,000.00	5,000.00
“ Columbus, Ohio, 5s, 1911,	1,000.00	1,000.00	1,112.00
“ Cincinnati, “ g. 6s, 1909,	1,000.00	1,000.00	1,125.00
“ Toledo, “ 4s, 1925,	5,000.00	5,000.00	5,175.00
“ Toledo, “ 4½s, 1919,	5,000.00	5,000.00	5,387.50

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.							
City of Toledo,	Ohio,	3½s,	1929,	\$	25,000.00	25,000.00	25,000.00
" Toledo,	"	4s,	1942,		1,000.00	1,000.00	1,060.00
" Toledo,	"	4s,	1917,		1,000.00	1,000.00	1,020.00
" Canton,	"	5s,	1916,		10,000.00	10,000.00	10,200.00
" Cleveland,	"	4s,	1918,		10,000.00	10,000.00	10,250.00
" Akron,	"	4½s,	1918,		5,000.00	5,000.00	5,350.00
" South Bend, Ind.,	"	3½s,	1912,		5,000.00	5,000.00	5,000.00
" New Albany,	"	5s,	1915,		20,000.00	20,000.00	21,900.00
" Chicago, Ill.,	"	4s,	1908,		1,000.00	1,000.00	1,000.00
" Chicago,	"	4s,	1918,		10,000.00	10,000.00	10,150.00
" Grand Rap., Mich.,	"	4½s,	1912,		15,000.00	15,000.00	15,637.50
" Bay City,	"	4s,	1933,		10,000.00	10,000.00	10,450.00
" Muskegon,	"	5s,	1935,		5,000.00	5,000.00	6,100.00
" Muskegon,	"	5s,	1920,		5,000.00	5,000.00	5,675.00
" Saginaw,	"	4s,	1917,		10,000.00	10,000.00	10,200.00
" Lexington, Ky.,	"	4½s,	1920,		11,000.00	11,000.00	11,907.00
" Duluth, Minn.,	"	4s,	1920,		15,000.00	15,000.00	15,300.00
" Winona,	"	5s,	1919,		10,000.00	10,000.00	11,300.00
" Minneapolis,	"	4½s,	1922,		3,000.00	3,000.00	3,270.00
" Minneapolis,	"	4s,	1922,		1,000.00	1,000.00	1,060.00
" Minneapolis,	"	4½s,	1914,		2,000.00	2,000.00	2,100.00
" Minneapolis,	"	4s,	1917,		2,000.00	2,000.00	2,050.00
" St. Louis, Mo.,	"	3¼s,	1922,		15,000.00	15,000.00	15,000.00
" St. Louis,	"	4s,	1911,		4,866.50	4,866.50	4,927.00
" Kansas City, Mo., g.	"	4½s,	1915,		10,000.00	10,000.00	10,550.00
" Kansas City,	"	4s,	1910,		1,000.00	1,000.00	1,010.00
" Col. Springs, Col.,	"	4s,	1918,		15,000.00	15,000.00	15,300.00
" Col. Springs,	"	4s,	1918,		10,000.00	10,000.00	10,200.00
" Denver,	"	5s,	1919,		50,000.00	50,000.00	56,110.00
" Omaha, Neb.,	"	4s,	1918,		5,000.00	5,000.00	5,125.00
" Omaha,	"	5s,	1912,		2,000.00	2,000.00	2,130.00
" Omaha,	"	5s,	1909,		2,000.00	2,000.00	2,065.00
" Omaha,	"	4s,	1933,		10,000.00	10,000.00	10,325.00
" Omaha,	"	4½s,	1934,		10,000.00	10,000.00	11,200.00
" Omaha,	"	4½s,	1907,		4,000.00	4,000.00	4,013.00
" S. Omaha,	"	4¼s,	1926,		15,000.00	15,000.00	15,423.00
" Portland, Ore.,	"	5s,	1923,		6,000.00	6,000.00	6,900.00
" Los Angeles, Cal.,	"	4s,	1930,		40,000.00	40,000.00	41,200.00
" Indianapolis, Ind.,	"	4s,	1927,		10,000.00	10,000.00	10,350.00
Totals,				\$	795,866.50	795,866.50	826,309.00
RAILROAD BONDS.							
New London Northern,	5s,	1910,	\$		2,000.00	2,000.00	2,100.00
New London Northern,	4s,	1910,			1,000.00	1,000.00	1,020.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Old Colony, g. 4s, 1925, \$	5,000.00	5,000.00	5,100.00
Old Colony, g. 4s, 1924,	2,000.00	2,000.00	2,030.00
N. Y., N. H. & Hartford, 4s, 1947,	13,000.00	13,000.00	13,195.00
N. Y., N. H. & Hartford, 4s, 1956,	20,000.00	20,000.00	20,300.00
Conv. deb., 3½s, 1956,	2,100.00	2,100.00	2,373.00
Boston & Maine, g. 4½s, 1944,	5,000.00	5,000.00	5,700.00
Maine Central, 5s, 1912,	5,000.00	5,000.00	5,278.50
N. Y. Cent. & Hud. Riv., g. 3½s, 1997,	30,000.00	28,985.00	27,450.00
N. Y., Lack. & Western, 6s, 1921,	5,000.00	5,000.00	6,200.00
Utica & Black River, g. 4s, 1922,	10,000.00	10,000.00	10,400.00
Central of N. J., g. 5s, 1987,	15,000.00	15,000.00	18,975.00
Michigan Central:—			
Detroit & Bay City Div., 5s, 1931,	10,000.00	10,000.00	11,900.00
Erie & Pittsburg, 3½s, 1940,	25,000.00	25,000.00	24,062.50
Iowa Falls & Sioux City, 7s, 1917,	2,000.00	2,000.00	2,500.00
Minneapolis & St. Louis, 7s, 1927,	6,000.00	6,000.00	8,220.00
Chicago, R. I. & Pacific, g. 4s, 1988,	5,000.00	5,000.00	5,100.00
Chicago, Burl. & Quincy, 3½s, 1949,	30,000.00	30,000.00	27,525.00
Chicago & Northwestern:—			
General Mortgage, g. 3½s, 1987,	5,000.00	5,000.00	4,825.00
Menominee Ex., g. 7s, 1911,	5,000.00	5,000.00	5,700.00
Madison Extension, g. 7s, 1911,	5,000.00	5,000.00	5,700.00
Chic. & Northwestern, 7s, 1915,	6,000.00	6,000.00	7,440.00
Chic., St. P., Minn. & O., 6s, 1930,	20,000.00	20,000.00	26,200.00
Chicago & Alton, g. 3s, 1949,	5,000.00	5,000.00	4,000.00
Chic., St. L. & New Or., 6s, 1907,	9,000.00	9,000.00	9,500.00
Chicago, Mil. & St. Paul:—			
Chic. & Pac., W. Div., g. 5s, 1921,	25,000.00	25,000.00	28,000.00
Chic. & Pac. Div., 6s, 1910,	11,000.00	11,000.00	11,660.00
Dubuque Division, 6s, 1920,	12,000.00	12,000.00	14,640.00
Illinois Central, g. 4s, 1951,	10,000.00	10,000.00	10,950.00
Burl., Cedar Rap. & No., g. 5s, 1934,	10,000.00	10,000.00	11,900.00
Mil., Lake Shore & W., 6s, 1921,	5,000.00	5,000.00	6,250.00
Wilmington & Weldon, g. 5s, 1935,	10,000.00	10,000.00	12,100.00
Conn. Ry. & Light., 4½s, 1951,	15,000.00	15,000.00	15,000.00
Totals, \$	346,100.00	345,085.00	373,294.00
BANK STOCKS.			
596 shrs. Ansonia Nat., Ansonia, Ct., \$	20,800.00	29,800.00	52,150.00
70 " Birmingham Nat., Derby, Ct.,	7,000.00	7,000.00	12,250.00
112 " Merchants Nat., New Haven, Ct.,	5,600.00	5,600.00	7,616.00
50 " Yale " " " "	5,000.00	5,000.00	7,900.00
14 " Nat'l Tradesmen's, " " "	1,400.00	1,400.00	2,548.00
7 " Nat'l New Haven, " " "	700.00	700.00	1,400.00
500 " N. Haven Co. Nat., " " "	5,000.00	5,000.00	9,250.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
2 shrs. Second Nat., New Haven, Ct., \$	200.00	200.00	400.00
50 " Hartford Nat., Hartford, "	5,000.00	5,000.00	7,250.00
37 " Conn. Nat. Bridgeport, "	3,700.00	3,700.00	6,105.00
48 " Pequonnoek Nat., B'port. "	4,800.00	4,800.00	7,680.00
50 " National, Norwalk, "	5,000.00	5,000.00	5,600.00
100 " Merchants Ex. Nat., New York,	5,000.00	5,000.00	8,750.00
25 " Citizens Cent. " "	2,500.00	2,500.00	3,700.00
50 " American Ex. " "	5,000.00	5,000.00	13,000.00
65 " National Bk. of Com., "	6,500.00	6,500.00	12,220.00
Totals, \$	92,200.00	92,200.00	157,819.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,126; total amount, \$1,190,049.41
2	Number of depositors having \$1,000 and not over \$2,000,	533; total amount, 672,571.67
3	Number of depositors having over \$2,000 and not over \$10,000,	188; total amount, 582,973.31
4	Number of depositors having over \$10,000,	5; total amount, 57,826.66
5	Total number of depositors,	6,852; total deposits, \$2,503,421.05
6	Largest amount due a single depositor,	14,930.35
7	Number of accounts opened during the past year, 1,206; number closed, 752; increase, 454.	
8	Amount deposited, including interest credited, during the past year,	784,676.66
9	Amount withdrawn during the past year,	583,345.42
10	Amount of increase,	201,331.24
11	Total of interest and profit and loss, and rent accounts per last report,	\$20,527.23
12	Amount of income received during the year,	100,936.25— 121,463.48
13	Total expenses, including salaries during the year,	7,225.54
14	State tax during the year,	5,265.90
15	Town and City taxes and assessments paid,	265.20
16	Net amount of premiums charged off,	4,000.00
17	All other amounts charged off,	0
18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	43,262.29
	2 per cent. paid July 1, 1906; amount,	44,767.25
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	16,877.30— 121,463.48

* $3\frac{1}{4}$ per cent. per annum on excess of \$1,000.

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate— are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$21,050.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	35,557.71
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.— President, Henry J. Smith; Vice-President, Jonah C. Platt; Treasurer, Franklin Burton; Directors or Trustees, Franklin Burton, Frederick A. Lines, Norman Sperry, Walter Perry, Albert E. Hotchkiss, Frank E. Hoadley, E. Sheppard Gordy, Franklin B. Platt, Samuel W. Smith.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$1,337,257.00	Whole amount of deposits, \$3,835,921.11
Loans on collateral security, 12,991.66	Surplus account, . 180,000.00
Loans on personal security only, . 693.69	Interest account, less current expenses and taxes paid, . 89,511.47
Town, city, and borough notes and orders, . 11,500.00	
Town, city, school district, and corporation bonds, 295,000.00	
Railroad bonds, . 2,149,000.00	
Bank stocks in Connecticut, 33,100.00	
Bank stocks in other States, 3,400.00	
Real estate by foreclosure, 182,289.20	
Banking house, . 16,000.00	
Cash in banks, . 51,383.36	
Cash in vault, . 12,817.67	
Total assets, . \$4,105,432.58	Total liabilities, . \$4,105,432.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bethel, Ct., . . . \$	9,500.00	9,500.00	9,500.00
Borough of Bethel, Ct., . . .	2,000.00	2,000.00	2,000.00
Totals, \$	11,500.00	11,500.00	11,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1921, \$	50,000.00	50,000.00	50,500.00
Atlantic City, " 4½s, 1924,	10,000.00	10,000.00	10,700.00
Council Bluffs, Iowa, 4½s, 1918,	15,000.00	15,000.00	15,800.00
Danbury, Conn., 4s, 1911,	1,000.00	1,000.00	1,000.00
Denver, Col., 5s, 1919,	60,000.00	60,000.00	66,800.00
Kansas City, Kan., 5s, 1913,	20,000.00	20,000.00	21,300.00
Kansas City, " 4½s, 1918,	10,000.00	10,000.00	10,500.00
Wichita, " 5s, 1910,	10,000.00	10,000.00	10,400.00
Lincoln, Neb., 5s, 1911,	12,000.00	12,000.00	12,600.00
Los Angeles, Cal., 4s, 1917,	60,000.00	60,000.00	60,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
San Diego, Cal.,	4½s, 1922,	\$ 17,000.00	17,000.00	18,000.00
New Albany, Ind.,	5s, 1915,	25,000.00	25,000.00	26,500.00
Pueblo, Col.,	6s, 1906,	5,000.00	5,000.00	5,100.00
Totals,		\$ 295,000.00	295,000.00	309,000.00
RAILROAD BONDS.				
Ashtabula & Pittsburg,	6s, 1908,	\$ 50,000.00	50,000.00	52,000.00
Atlantic Coast Line,	4s, 1952,	100,000.00	100,000.00	100,000.00
Bald Eagle Valley,	6s, 1910,	6,000.00	6,000.00	6,450.00
Baltimore & Harrisburg,	5s, 1936,	25,000.00	25,000.00	27,600.00
Beech Creek,	4s, 1936,	20,000.00	20,000.00	20,000.00
Buffalo, N. Y. & Erie,	7s, 1916,	13,000.00	13,000.00	16,000.00
Burl., Cedar Rapids & N.,	5s, 1934,	80,000.00	80,000.00	94,000.00
Cedar Rap., I. F. & N.,	5s, 1921,	5,000.00	5,000.00	5,600.00
Chicago & Eastern Ill.,	5s, 1937,	75,000.00	75,000.00	89,000.00
Chicago & Eastern Ill.,	6s, 1907,	100,000.00	100,000.00	103,000.00
Chicago & Ind. Coal,	5s, 1936,	20,000.00	20,000.00	23,800.00
Chicago, Mil. & St. Paul:—				
Chicago & Pacific,	6s, 1910,	25,000.00	25,000.00	26,700.00
Chicago & Pacific W.,	5s, 1921,	40,000.00	40,000.00	44,900.00
Dubuque Division,	6s, 1920,	10,000.00	10,000.00	12,000.00
Fargo & Southern,	6s, 1924,	10,000.00	10,000.00	12,700.00
Hastings & Dakota,	5s, 1910,	20,000.00	20,000.00	20,800.00
Hastings & Dakota,	7s, 1910,	20,000.00	20,000.00	22,200.00
La Crosse & Davenport,	5s, 1919,	10,000.00	10,000.00	11,100.00
Mineral Point,	5s, 1910,	40,000.00	40,000.00	41,600.00
Southern Minnesota,	6s, 1910,	30,000.00	30,000.00	32,000.00
Southwest Division,	6s, 1909,	60,000.00	60,000.00	63,000.00
Wisconsin & Minnesota,	5s, 1921,	30,000.00	30,000.00	33,700.00
Wisconsin Valley,	7s, 1909,	20,000.00	20,000.00	21,400.00
Chicago & Northwestern:—				
Des Moines & Minn.,	7s, 1907,	15,000.00	15,000.00	15,200.00
Madison Extension,	7s, 1911,	6,000.00	6,000.00	6,900.00
Menominee Extension,	7s, 1911,	10,000.00	10,000.00	11,400.00
Mil., L. S. & Western,	6s, 1921,	30,000.00	30,000.00	37,000.00
Mil., L. S. & Western,	6s, 1924,	20,000.00	20,000.00	25,000.00
Northwest Union,	7s, 1917,	25,000.00	25,000.00	31,900.00
Ott., C. F. & St. Paul,	5s, 1909,	15,000.00	15,000.00	15,400.00
St. Paul & Sioux City,	6s, 1919,	60,000.00	60,000.00	72,000.00
St. P., Stillwater & T. F.,	7s, 1908,	10,000.00	10,000.00	10,400.00
Chicago, R. I. & Pacific,	4s, 1988,	100,000.00	100,000.00	101,000.00
Chicago, St. L. & New O.,	6s, 1907,	5,000.00	5,000.00	5,150.00
Chicago, St. L. & New O.,	5s, 1951,	20,000.00	20,000.00	24,000.00
Cleveland & Mahoning,	5s, 1943,	15,000.00	15,000.00	18,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Cleveland, C. C. & St. L., 4s, 1991, \$	25,000.00	25,000.00	25,000.00
Danbury & Norwalk, 6s, 1920,	6,000.00	6,000.00	7,300.00
Delaware & Hudson, 7s, 1917,	30,000.00	30,000.00	38,000.00
Eastern Penn., 4s, 1958,	15,000.00	15,000.00	15,300.00
Great Northern:—			
Dakota Extension, 6s, 1910,	100,000.00	100,000.00	108,800.00
Eastern of Minn., 5s, 1908,	100,000.00	100,000.00	101,600.00
Montana Extension, 4s, 1937,	25,000.00	25,000.00	25,000.00
St. Paul, Minn. & Man., 6s, 1909,	80,000.00	80,000.00	86,400.00
George's Creek & Cumb., 6s, 1909,	6,000.00	6,000.00	6,400.00
Iowa Falls & Sioux City, 7s, 1917,	20,000.00	20,000.00	25,300.00
Long Island, 4s, 1932,	20,000.00	20,000.00	20,000.00
Louisville, Cin. & Lex., 7s, 1907,	20,000.00	20,000.00	20,600.00
Louisville, Cin. & Lex., 4½s, 1931,	30,000.00	30,000.00	32,700.00
Louisville & Nashville, 5s, 1937,	80,000.00	80,000.00	95,000.00
Louisville & Nashville, 6s, 1921,	12,000.00	12,000.00	14,400.00
Minneapolis & St. Louis, 5s, 1934,	40,000.00	40,000.00	47,000.00
Minneapolis & St. Louis, 7s, 1907,	20,000.00	20,000.00	20,300.00
Minneapolis & St. Louis, 7s, 1910,	40,000.00	40,000.00	44,400.00
Morris & Essex, 7s, 1914,	50,000.00	50,000.00	60,000.00
Peoria & Pekin Union, 6s, 1921,	30,000.00	30,000.00	36,600.00
Pitts., McK. & Yough., 6s, 1932,	30,000.00	30,000.00	39,000.00
Sharon, 4½s, 1919,	20,000.00	20,000.00	21,000.00
Southwest Penn., 7s, 1917,	10,000.00	10,000.00	12,600.00
St. L., Iron Mt. & South., 5s, 1931,	100,000.00	100,000.00	115,000.00
Term'l Assn. of St. Louis, 4½s, 1939,	50,000.00	50,000.00	56,000.00
Term'l Assn. of St. Louis, 5s, 1944,	50,000.00	50,000.00	59,000.00
Totals, \$	2,149,000.00	2,149,000.00	2,385,500.00
BANK STOCKS.			
250 shrs. Danbury Nat., Danbury, . \$	25,000.00	25,000.00	26,500.00
50 " City Nat., " .	5,000.00	5,000.00	5,300.00
16 " National, Norwalk, .	1,600.00	1,600.00	1,600.00
15 " Phenix Nat., Hartford, .	1,500.00	1,500.00	1,900.00
34 " Citizens Central, New York, .	3,400.00	3,400.00	4,800.00
Totals, \$	36,500.00	36,500.00	40,100.00

SAVINGS BANK OF DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,711; total amount, \$1,523,334.11
2	Number of depositors having \$1,000 and not over \$2,000,	689; total amount, 889,111.00
3	Number of depositors having over \$2,000 and not over \$10,000,	402; total amount, 1,423,476.00
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	7,802; total deposits, \$3,835,921.11
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 1,154; number closed, 921; increase, 233.	
8	Amount deposited, including interest credited, during the past year,	1,094,284.14
9	Amount withdrawn during the past year,	855,893.62
10	Amount of increase,	238,390.52
11	Total of interest and profit and loss, and rent accounts per last report,	\$71,887.67
12	Amount of income received during the year,	224,346.18— 296,233.85
13	Total expenses, including salaries, during the year,	8,470.19
14	State tax during the year,	4,144.01
15	Town and City taxes and assessments paid,	4,443.93
16	Net amount of premiums charged off,	57,838.95
17	All other amounts charged off,	6,341.75
18	Dividends, 1¼ per cent. paid Apr. 1, 1906; amount,	62,004.35
	1¼ per cent. paid Oct. 1, 1906; amount,	63,479.20
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	89,511.47— 296,233.35
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	51,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	617.69
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3.73
28	Net income from foreclosed real estate during the past year,	6,815.31
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, Frank E. Hartwell, John R. Hill, Robert McLean, Henry M. Robinson, Dwight E. Rogers, Henry C. Ryder, G. Mortimer Rundle, Alfred N. Wildman, Howard H. Woodman.

SAVINGS BANK OF MANCHESTER, SO. MANCHESTER.

R. LA MOTTE RUSSELL, Treasurer.

INCORPORATED, 1905.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$55,375.00	Whole amount of deposits, . . .	\$136,919.07
Loans on collateral security, . . .	15,413.34	Surplus account, . . .	218.18
Loans on personal security only, . . .	6,000.00	Interest account, less current expenses and taxes paid, . . .	1,663.61
Town, city, and borough notes and orders, . . .	11,000.00	Profit and loss account, . . .	328.47
School district notes and orders, . . .	3,440.00		
Sewer district note, . . .	2,200.00		
Railroad bonds, . . .	30,545.00		
Cash in banks, . . .	15,155.99		
Total assets, . . .	\$139,129.33	Total liabilities, . . .	\$139,129.33

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Manchester, \$	5,000.00	5,000.00	5,000.00
" Manchester,	6,000.00	6,000.00	6,000.00
Totals, \$	11,000.00	11,000.00	11,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth School District of Manchester, \$	940.00	940.00	940.00
Eighth School District of Manchester, . . .	2,500.00	2,500.00	2,500.00
Totals, \$	3,440.00	3,440.00	3,440.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Mineral Point Division, 5s, 1910, \$	5,000.00	5,232.50	5,237.50
St. L., Iron Mt. & South., 5s, 1931, . . .	5,000.00	5,675.00	5,650.00
Consolidated Ry. Co., 4s, 1955, . . .	10,000.00	9,800.00	9,800.00
Consolidated Ry. Co., 4s, 1954, . . .	10,000.00	9,837.50	9,800.00
Totals, \$	30,000.00	30,545.00	30,487.50

SAVINGS BANK OF MANCHESTER, SO. MANCHESTER.—

CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	760; total amount,	\$107,620.03
2	Number of depositors having \$1,000 and not over \$2,000,	24; total amount,	25,253.32
3	Number of depositors having over \$2,000 and not over \$10,000,	2; total amount,	4,045.72
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	786; total deposits,	\$136,919.07
6	Largest amount due a single depositor,		2,025.72
7	Number of accounts opened during the past year, 711; number closed, 118; increase, 593.		
8	Amount deposited, including interest credited, during the past year,		163,497.30
9	Amount withdrawn during the past year,		53,782.84
10	Amount of increase,		109,714.46
11	Total of interest and profit and loss, and rent accounts per last report,	\$165.41	
12	Amount of income received during the year,	4,081.82—	4,247.23
13	Total expenses, including salaries, during the year,	386.69	
14	State tax during the year,	3.35	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	30.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	321.25	
	2 per cent. paid July, 1906; amount,	1,295.68	
19	Net amount carried to surplus,	218.18	
20	Total of interest and profit and loss and rent accounts per this report,	1,992.08—	4,247.23
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in January.		

OFFICERS.—President, Frank Cheney, Jr.; Vice-President, Wm. J. McGurk; Treasurer, R. La Motte Russell; Directors or Trustees, Howell Cheney, Herbert O. Bowers, F. Ernest Watkins, John S. Cheney, Julius J. Strickland, Geo. W. Ferris, Alvin L. Brown, Aaron Johnson.

THE SAVINGS BANK OF NEW BRITAIN.

WM. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$3,420,680.00	Whole amount of deposits, \$6,382,731.55
Loans on collateral security, . . . 330,977.75	Surplus account, . . . 155,000.00
Loans on personal security only, . . . 36,394.00	Interest account, less current expenses and taxes paid, . . . 163,891.59
Town, city, and borough notes and orders, . . . 13,000.00	Profit and loss account, . . . 5,698.61
State bonds, . . . 30,000.00	
Town, city, school district, and corporation bonds, . . . 499,550.91	
Railroad bonds, . . . 1,924,808.75	
Bank stocks in Connecticut, . . . 166,900.00	
Bank stocks in other States, . . . 63,750.00	
Real estate by foreclosure, . . . 5,472.99	
Banking house, . . . 55,000.00	
Insurance and taxes advanced on real estate mortgaged, . . . 1,464.42	
Cash in banks, . . . 151,269.31	
Cash in vault, . . . 8,053.62	
Total assets, . . . \$6,707,321.75	Total liabilities, . . . \$6,707,321.75

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Massachusetts, . . . \$	30,000.00	30,000.00	30,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., . . . \$	8,000.00	8,000.00	8,000.00
City of New Britain, Conn., . . .	5,000.00	5,000.00	5,000.00
Totals, . . . \$	13,000.00	13,000.00	13,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1931, \$	10,000.00	10,000.00	10,300.00
Atlantic City, N. J., 4s, 1921, . . .	5,000.00	5,000.00	5,100.00
Cedar Rapids, Iowa, 6s, 1910-15, . . .	48,000.00	49,017.30	53,500.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Columbus, Ohio, 5s, 1913, \$	25,000.00	25,000.00	27,000.00
Colorado Springs, Col., 4s, 1914-29,	30,000.00	30,000.00	30,500.00
Kansas City, Kan., 5s, 1906-12,	8,000.00	8,014.20	8,240.00
Kansas City, Kan., 6s, 1908-10,	35,000.00	35,449.05	37,100.00
Kansas City, Kan., 6s, 1915,	28,000.00	28,000.00	32,500.00
Kansas City, Kan., 5s, 1917,	10,000.00	10,000.00	11,000.00
Muskegon, Mich., 5s, 1907-09,	20,000.00	20,021.75	20,400.00
Muskegon, Mich., 4s, 1934,	10,000.00	10,000.00	10,300.00
New Albany, Ind., 5s, 1915,	15,000.00	15,000.00	16,350.00
New Britain, Conn., 4s, 1908-09,	20,000.00	20,000.00	20,200.00
New York, N. Y., 4½s, 1906,	35,000.00	35,000.00	35,000.00
New York, N. Y., 4s, 1955,	10,000.00	10,000.00	10,400.00
Omaha, Neb., 5s, 1912,	20,000.00	20,000.00	21,200.00
Omaha, Neb., 4½s, 1920,	20,000.00	20,000.00	21,300.00
Omaha, Neb., 4s, 1933,	25,000.00	25,000.00	25,500.00
Paducah, Ky., 4½s, 1924,	20,000.00	20,000.00	21,500.00
Paterson, N. J., 4½s, 1908,	15,000.00	15,000.00	15,150.00
Portland, Ore., 6s, 1908,	6,048.61	6,048.61	6,200.00
Portland, Ore., 5s, 1922-23,	20,000.00	20,000.00	23,000.00
Sioux City, Iowa, 4½s, 1920,	10,000.00	10,000.00	10,600.00
South Omaha, Neb., 5s, 1909-24,	4,000.00	4,000.00	4,150.00
South Omaha, Neb., 6s, 1912,	9,000.00	9,000.00	10,000.00
Superior, Wis., 4½s, 1925,	25,000.00	25,000.00	26,500.00
Toledo, Ohio, 4s, 1922,	15,000.00	15,000.00	15,300.00
Totals, \$	498,048.61	499,550.91	528,290.00
RAILROAD BONDS.			
Baltimore & Harrisburg, 5s, 1936, \$	85,000.00	85,000.00	98,500.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	9,850.00	9,850.00
Cedar Rapids & Mo. Riv., 7s, 1916,	45,000.00	48,000.00	56,700.00
Central of New Jersey, 5s, 1987,	50,000.00	60,000.00	65,000.00
Clearfield & Mahoning, 5s, 1943,	15,000.00	15,000.00	17,500.00
Clearfield & Jefferson, 6s, 1927,	32,000.00	36,510.00	40,900.00
Chic. & N. W. (N. W. U.), 7s, 1917,	65,000.00	65,000.00	82,500.00
Chicago, Mil. & St. Paul:—			
Wis. Valley Division, 6s, 1920,	40,000.00	41,500.00	49,000.00
Chic. & Pacific West., 5s, 1921,	60,000.00	64,000.00	68,500.00
General Mortgage, 3½s, 1989,	25,000.00	25,000.00	23,500.00
Chic., St. Louis & N. Or., 5s, 1951,	104,000.00	111,500.00	128,500.00
Chic., St. Paul, M. & O., 6s, 1930,	200,000.00	230,000.00	260,000.00
Chicago & Eastern Ill., 6s, 1934,	40,000.00	46,500.00	52,500.00
Chicago & Eastern Ill., 5s, 1937,	50,000.00	53,000.00	57,500.00
Chicago & Eastern Ill., 6s, 1907,	5,000.00	5,125.00	5,125.00
Cumberland Valley, 8s, 1908,	3,000.00	3,000.00	3,200.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Eastern of Minnesota, 4s, 1948, \$	15,000.00	15,000.00	15,000.00
Eastern of Minnesota, 5s, 1908,	7,000.00	7,000.00	7,150.00
Elgin, Joliet & Eastern, 5s, 1941,	20,000.00	22,500.00	23,200.00
Genesee & Wyoming, 5s, 1929,	60,000.00	63,500.00	67,000.00
Harlem Riv. & Port Ches., 4s, 1954,	10,000.00	10,000.00	10,400.00
Iowa Falls & Sioux City, 7s, 1917,	30,000.00	30,000.00	37,500.00
Kan. City, St. J. & C. B., 7s, 1907,	15,000.00	15,000.00	15,000.00
Louisville & Nashville, 5s, 1937,	5,000.00	5,000.00	5,700.00
Louisville & Nashville, 6s, 1921,	15,000.00	16,000.00	18,300.00
Louisville & Nashville, 4s, 1940,	35,000.00	35,000.00	35,000.00
Minneapolis & St. Louis, 7s, 1927,	50,000.00	62,000.00	70,000.00
N. Y., N. H. & Hartford, 4s, 1955,	30,000.00	30,700.00	30,700.00
Northern of New Jersey, 6s, 1917,	15,000.00	15,000.00	17,000.00
New London Northern, 4s, 1910,	20,000.00	19,850.00	19,850.00
Peoria & Pekin Union, 6s, 1921,	75,000.00	79,500.00	89,000.00
Pitts., McK. & Yough., 6s, 1932,	5,000.00	5,000.00	6,500.00
Phila., H'risburg & Pitts., 5s, 1925,	20,000.00	20,000.00	22,000.00
Potomac Valley, 5s, 1941,	50,000.00	54,500.00	58,000.00
Rochester & Pittsburg, 6s, 1921-22,	25,000.00	29,500.00	31,000.00
Staten Island, 4½s, 1943,	30,000.00	30,000.00	30,000.00
St. Paul, Minn. & Man., 6s, 1933,	100,000.00	122,000.00	132,500.00
Montana Central, 6s, 1937,	100,000.00	114,500.00	132,000.00
St. Paul & Sioux City, 6s, 1919,	15,000.00	16,000.00	18,000.00
St. L. Mer. Bridge Co., 6s, 1929,	10,000.00	10,300.00	11,000.00
St. L., Iron Mt. & So., 4s, 1933,	40,000.00	38,290.00	38,000.00
St. L., Iron Mt. & So., 5s, 1931,	35,000.00	39,183.75	40,000.00
Sunbury, Haz. & Wilkes., 5s, 1928,	5,500.00	5,500.00	6,200.00
Terre Haute & Ind., 5s, 1925,	20,000.00	20,000.00	22,500.00
Tuscarora Valley, 5s, 1917,	30,000.00	30,000.00	32,000.00
Willmar & Sioux Falls, 5s, 1938,	60,000.00	63,000.00	69,500.00
Wil., Col. & Augusta, 6s, 1910,	2,000.00	2,000.00	2,150.00
Totals, \$	1,778,500.00	1,924,808.75	2,130,925.00
BANK STOCKS.			
350 shrs. New Britain Nat., N. Britain, \$	35,000.00	35,000.00	57,750.00
100 " Mechanics " " "	10,000.00	10,000.00	18,500.00
20 " American " Hartford,	1,000.00	1,000.00	1,400.00
200 " Hartford " " "	20,000.00	20,000.00	27,000.00
120 " Phoenix " " "	12,000.00	12,000.00	15,000.00
33 " Far. & Mec. " " "	3,300.00	3,300.00	3,900.00
100 " First " " "	10,000.00	10,000.00	15,000.00
61 " Aetna " " "	6,100.00	6,100.00	11,500.00
100 " City, " " "	10,000.00	10,000.00	10,000.00
200 " Nat'l Exchange, " " "	10,000.00	10,000.00	13,000.00
45 " Nat. Tradesman's, N. Haven,	4,500.00	4,500.00	8,500.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
250 shrs. New Haven Co. Nat., N. Hav., \$	2,500.00	2,500.00	4,200.00
50 " Second Nat., "	5,000.00	5,000.00	10,000.00
45 " Manufact'rs Nat., Waterbury,	4,500.00	4,500.00	6,000.00
28 " Citizens " "	2,800.00	2,800.00	3,800.00
60 " Waterbury " "	3,000.00	3,000.00	4,800.00
40 " Bristol, " Bristol,	4,000.00	7,000.00	8,000.00
30 " Deep River, " Deep River,	3,000.00	3,000.00	3,500.00
20 " Danbury " Danbury,	2,000.00	2,000.00	2,000.00
15 " City " So. Norwalk,	1,500.00	1,500.00	1,600.00
32 " First " New Milford,	3,200.00	3,200.00	5,000.00
50 " First " Stonington,	5,000.00	5,000.00	5,800.00
25 " First " Meriden,	2,500.00	2,500.00	4,400.00
25 " First " Wallingford,	2,500.00	2,500.00	2,750.00
5 " First " Suffield,	500.00	500.00	800.00
130 " Hanover " New York,	13,000.00	15,500.00	65,000.00
50 " Am. Exch. " "	5,000.00	5,000.00	12,000.00
50 " Third " "	3,750.00	3,750.00	3,750.00
10 " Imp. & Trad. " "	1,000.00	1,500.00	5,750.00
200 " Nat'l Bk. of Com., "	20,000.00	20,000.00	39,000.00
75 " Nat'l Park, "	7,500.00	12,000.00	35,000.00
15 " Trust Co. of America, "	1,500.00	6,000.00	11,500.00
Totals, \$	215,650.00	230,650.00	416,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	13,130; total amount, \$2,637,622.60
2	Number of depositors having \$1,000 and not over \$2,000,	1,173; total amount, 1,555,893.47
3	Number of depositors having over \$2,000 and not over \$10,000,	615; total amount, 2,068,820.39
4	Number of depositors having over \$10,000,	10; total amount, 120,394.59
5	Total number of depositors,	14,928; total deposits, \$6,382,731.55
6	Largest amount due a single depositor,	14,721.38
7	Number of accounts opened during the past year, 3,297; number closed, 2,052; increase, 1,245.	
8	Amount deposited, including interest credited, during the past year,	1,942,132.46
9	Amount withdrawn during the past year,	1,357,734.47
10	Amount of increase,	584,397.99
11	Total of interest and profit and loss, and rent accounts per last report,	\$159,847.00
12	Amount of income received during the year,	315,590.17— 475,437.17

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$12,647.68
14	State tax during the year,	12,931.06
15	Town and City taxes and assessments paid,	825.00
16	Net amount of premiums charged off,	34,359.39
17	All other amounts charged off,	3,600.00
18	Dividends, 2 per cent. paid Jan., 1906; amount,	111,454.63
	2 per cent. paid July, 1906; amount,	118,029.21
19	Net amount carried to surplus,	12,000.00
20	Total of interest and profit and loss and rent accounts per this report,	169,590.20—\$475,437.17
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	3,750.00
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	65,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	39,750.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS. — President, Philip Corbin; Treasurer, Wm. F. Walker; Directors or Trustees, Philip Corbin, Henry E. Russell, Wm. F. Walker, Charles B. Oldershaw, H. Dayton Humphrey, Lester A. Vibberts, Charles B. Stanley, Wm. H. Hart, Edward H. Davison.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$2,105,010.00 Loans on collateral security, . 212,750.00 Loans on personal security only, . 30,000.00 Town, city, and borough notes and orders, . 115,000.00 School district notes and orders, . 12,525.00 United States bonds, . 150,000.00 Town, city, school district, and corporation bonds, . 2,861,500.00 Railroad bonds, . 4,213,400.00 Railroad stocks, . 78,000.00 Bank stocks in Connecticut, . 97,850.00 Bank stocks in other states, . 175,300.00 Real estate by foreclosure, . 45,249.57 Banking house, . 100,000.00 Cash in banks, . 124,956.62 Cash in vault, . 33,426.91	Whole amount of deposits, \$9,722,262.53 Surplus account, . 533,439.50 Interest account, less current expenses and taxes paid, . } 99,266.07 Profit and loss account, . } Rent account, . . . }
Total assets, . \$10,354,968.10	Total liabilities, . \$10,354,968.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Twos of 1930, coupon, . . . \$	150,000.00	150,000.00	157,500.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Groton, \$	55,000.00	55,000.00	55,000.00
" Vernon,	60,000.00	60,000.00	60,000.00
Totals, \$	115,000.00	115,000.00	115,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Groton, . . . \$	5,700.00	5,700.00	5,700.00
Union School District, New London, .	6,825.00	6,825.00	6,825.00
Totals, \$	12,525.00	12,525.00	12,525.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
Boston & Albany, \$	7,000.00	7,000.00	16,800.00
Boston & Lowell,	4,000.00	4,000.00	9,480.00
Michigan Central,	7,200.00	7,200.00	13,680.00
New York Central & Hudson River, .	23,800.00	23,800.00	32,784.50
New York, New Haven & Hartford, .	36,000.00	36,000.00	67,680.00
Totals, \$	78,000.00	78,000.00	140,424.50
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Altoona, op. '05, 4s, 1925, \$	37,000.00	37,000.00	37,000.00
" Bay City, 4s, 1912,	12,000.00	12,000.00	12,120.00
" Bay City, 4s, 1922,	5,000.00	5,000.00	5,125.00
" Bloomington, op. '12, 4s, 1922,	27,000.00	27,000.00	27,270.00
" Boston, 3½s, 1919,	152,000.00	152,000.00	149,340.00
" Brooklyn, 7s, 1913,	50,000.00	50,000.00	60,000.00
" Brooklyn, 7s, 1915,	10,000.00	10,000.00	12,500.00
" Buffalo, 7s, 1919,	41,000.00	41,000.00	55,350.00
" Canton, 4s, 1928,	10,000.00	10,000.00	10,300.00
" Canton, 4½s, 1923,	13,000.00	13,000.00	14,105.00
" Canton, 5s, 1916-17,	40,000.00	40,000.00	44,000.00
" Cincinnati, 7s, 1908,	27,000.00	27,000.00	28,687.50
" Cleveland, 4s, 1912-13,	118,000.00	118,000.00	117,160.00
" Cleveland, 4s, 1918,	50,000.00	50,000.00	51,000.00
" Cleveland, 4s, 1922,	50,000.00	50,000.00	51,125.00
" Cleveland, 4s, 1925,	34,000.00	34,000.00	34,850.00
" Colo. Springs, op. '11, 4s, 1916,	13,000.00	13,000.00	13,065.00
" Colo. Springs, op. '13, 4s, 1918,	50,000.00	50,000.00	50,300.00
" Colo. Springs, op. '14, 4s, 1929,	30,000.00	30,000.00	30,210.00
" Colo. Springs, op. '16, 4s, 1931,	56,000.00	56,000.00	56,448.00
" Columbus, op. '10, 4s, 1920,	20,000.00	20,000.00	20,150.00
" Columbus, op. '14, 4s, 1934,	25,000.00	25,000.00	25,312.50
" Columbus, 4½s, 1914,	1,000.00	1,000.00	1,047.50
" Columbus, 4½s, 1921,	22,000.00	22,000.00	23,760.00
" Danbury, 3½s, 1941,	20,000.00	20,000.00	18,900.00
" Dayton, 5s, 1915-19,	68,000.00	68,000.00	75,310.00
" Dubuque, 4s, 1916-17,	65,000.00	65,000.00	66,137.50
" Duluth, 5s, 1918,	1,000.00	1,000.00	1,095.00
" Duluth, 5s, 1923,	5,000.00	5,000.00	5,612.50
" Indianapolis, 4s, 1924,	1,000.00	1,000.00	1,032.50
" Jackson, 4½s, 1913,	3,500.00	3,500.00	3,648.75
" Joliet, 4½s, 1910,	15,000.00	15,000.00	15,375.00
" Lexington, 4s, 1935,	25,000.00	25,000.00	25,875.00
" Lincoln, op. '09, 4s, 1912-13,	34,000.00	34,000.00	34,085.00
" Lincoln, op. '14, 4½s, 1916-19,	25,000.00	25,000.00	26,000.00
" Los Angeles, 4½s, 1916,	1,000.00	1,000.00	1,067.50

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
City of Los Angeles, 4½s, 1923-35, \$	15,000.00	15,000.00	16,500.00
" Los Angeles, 5s, 1909,	7,000.00	7,000.00	7,227.50
" Louisville, 4s, 1928-30,	62,000.00	62,000.00	63,860.00
" " So. Louisville, 6s, 1912,	35,000.00	35,000.00	38,850.00
" Minneapolis, 4s, 1918-20,	4,000.00	4,000.00	4,100.00
" Minneapolis, 4½s, 1913-14,	22,000.00	22,000.00	22,990.00
" New London, 3½s, 1919,	20,000.00	20,000.00	19,600.00
" New London, 3½s, 1926,	103,000.00	103,000.00	99,910.00
" New London, 4s, 1920,	63,000.00	63,000.00	64,732.50
" New London, 4s, 1923-24,	13,500.00	13,500.00	13,905.00
" Omaha, 4s, 1918,	28,000.00	28,000.00	28,280.00
" Omaha, 5s, 1912,	1,000.00	1,000.00	1,050.00
" Portland, Ore., 5s, 1917,	4,000.00	4,000.00	4,860.00
" Portland, Ore., 5s, 1928,	25,000.00	25,000.00	28,625.00
" " Albina, 6s, 1921,	2,000.00	2,000.00	2,450.00
" " E. Portland, 6s, 1921,	26,000.00	26,000.00	31,850.00
" Pueblo, 4½s, 1911-14,	101,000.00	101,000.00	103,777.50
" Pueblo, 4½s, 1918,	57,000.00	57,000.00	59,707.50
" Quincy, Mass., 4s, 1914,	3,000.00	3,000.00	3,052.50
" San Diego, 4½s, 1923-34,	42,000.00	42,000.00	45,045.00
" Sioux City, 4½s, 1908-13,	68,000.00	68,000.00	69,870.00
" South Bend, 4s, 1917,	5,000.00	5,000.00	5,087.50
" Springfield, Ohio, 5s, 1914-15,	19,000.00	19,000.00	19,190.00
" St. Louis, 3½s, 1922,	50,000.00	50,000.00	48,500.00
" St. Paul, 4s, 1920,	4,000.00	4,000.00	4,100.00
" St. Paul, 4½s, 1917-21,	79,000.00	79,000.00	84,530.00
" St. Paul, 5s, 1909-15,	18,000.00	18,000.00	19,170.00
" Terre Haute, op. '06, 4s, 1916,	10,000.00	10,000.00	10,000.00
" Toledo, 4s, 1917,	1,000.00	1,000.00	1,017.50
" Toledo, 4s, 1942,	500.00	500.00	520.00
" Toledo, 4½s, 1909-17,	78,000.00	78,000.00	81,120.00
" Toledo, 5s, 1911,	1,000.00	1,000.00	1,050.00
" Waterbury, 3½s, 1920-32,	62,000.00	62,000.00	60,140.00
" Waterbury, 4s, 1919,	10,000.00	10,000.00	10,250.00
" Woonsocket, 4s, 1923,	100,000.00	100,000.00	102,500.00
" Woonsocket, 4s, 1929,	22,000.00	22,000.00	22,660.00
Bor. of Bristol, 4s, 1920-25,	20,000.00	20,000.00	20,500.00
" Greenwich, 4s, 1922,	20,000.00	20,000.00	20,500.00
" Naugatuck, 4s, 1911-18,	16,000.00	16,000.00	16,240.00
" Ridgefield, op. '22, 3½s, 1932,	15,000.00	15,000.00	14,550.00
" Wallingford, 3½s, 1911-12,	12,000.00	12,000.00	11,850.00
" Wallingford, op. '04, 4s, 1912,	20,000.00	20,000.00	20,000.00
" Wallingford, 4s, 1913-14,	23,000.00	23,000.00	23,287.50
" Willimantic, 4s, 1914,	25,000.00	25,000.00	25,375.00
Town of Ansonia, 4s, 1912,	15,000.00	15,000.00	15,150.00
" Bethel, 4s, 1919,	15,000.00	15,000.00	15,300.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Town of Danbury, 3½s, 1932, \$	55,000.00	55,000.00	52,800.00
" Easton, 3½s, 1939,	5,000.00	5,000.00	4,800.00
" Glastonbury, 4s, 1913-18,	23,000.00	23,000.00	23,345.00
" Naugatuck, op. '07, 4s, 1912,	10,000.00	10,000.00	10,025.00
" Naugatuck, 4s, 1912,	15,000.00	15,000.00	15,150.00
" New Britain, op. '14, 3½s, 1929,	10,000.00	10,000.00	9,800.00
" New Britain, 3½s, 1915-35,	40,000.00	40,000.00	38,800.00
" New Britain, 4s, 1920-28,	20,000.00	20,000.00	20,450.00
" Portland, 3½s, 1919,	5,000.00	5,000.00	4,875.00
" Stamford, 4s, 1927,	8,000.00	8,000.00	8,240.00
" Vernon, 4s, 1922,	50,000.00	50,000.00	51,250.00
" Wallingford, 4s, 1927,	11,000.00	11,000.00	11,330.00
" W. Hartford, op. '10, 4s, 1920,	2,000.00	2,000.00	2,015.00
" W. Hartford, 4s, 1920,	5,000.00	5,000.00	5,100.00
" Windham, 4s, 1925,	20,000.00	20,000.00	20,550.00
" Windsor Locks, 4s, 1922,	25,000.00	25,000.00	25,625.00
School Districts:—			
Meeting H., Greenwich, 4s, 1913,	25,000.00	25,000.00	25,312.50
Second North, Hartford, 4s, 1924,	6,000.00	6,000.00	6,150.00
Southwest, Hartford, 4s, 1925,	10,000.00	10,000.00	10,250.00
New Haven City, S. D., 4s, 1929-34,	20,000.00	20,000.00	20,650.00
Totals, \$	2,861,500.00	2,861,500.00	2,953,201.75
RAILROAD BONDS.			
Atlantic Coast Line Con., 4s, 1952, \$	225,000.00	225,000.00	221,062.50
Savannah, Fla. & West., 6s, 1934,	25,000.00	25,000.00	32,425.00
Balt. & O., Central Ohio, 4½s, 1930,	23,000.00	23,000.00	23,690.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	25,000.00	23,750.00
Central of New Jersey, 5s, 1987,	25,000.00	25,000.00	31,500.00
Chicago & Alton, 3s, 1949,	100,000.00	100,000.00	80,000.00
Chicago & Northwestern:—			
Ced. Rapids & Mo. Riv., 7s, 1916,	57,000.00	57,000.00	71,178.75
Milwaukee, L. S. & West., 6s, 1921,	40,000.00	40,000.00	49,650.00
Ashland Division, 6s, 1925,	26,000.00	26,000.00	33,280.00
Michigan Division, 6s, 1924,	35,000.00	35,000.00	44,712.50
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	75,300.00
C., B. & Q., Illinois Div., 3½s, 1949,	100,000.00	100,000.00	91,375.00
C., B. & Q., Illinois Div., 4s, 1949,	100,000.00	100,000.00	102,250.00
Chicago, Mil. & St. Paul:—			
Chicago & Lake Sup., 5s, 1921,	23,000.00	23,000.00	25,185.00
Chic. & Pac., West. Div., 6s, 1921,	30,000.00	30,000.00	33,600.00
Dakota & Gt. Southern, 5s, 1918,	56,000.00	56,000.00	58,800.00
Dubuque Division, 6s, 1920,	33,000.00	33,000.00	40,260.00
Fargo & Southern, 6s, 1924,	25,000.00	25,000.00	30,000.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chic., Mil. & St. Paul:—				
La Crosse & Davenport, 5s, 1919,	\$	11,000.00	11,000.00	12,100.00
Milwaukee & Northern, 6s, 1913,		58,000.00	58,000.00	64,960.00
Wisconsin Valley Div., 6s, 1920,		23,000.00	23,000.00	28,060.00
Chicago, R. I. & Pacific:—				
First Mortgage, 6s, 1917,		60,000.00	60,000.00	70,500.00
General Mortgage, 4s, 1938,		225,000.00	225,000.00	226,125.00
Burl., Ced. Rap. & No., 5s, 1934,		100,000.00	100,000.00	119,000.00
Chicago & Eastern Ill., 5s, 1937,		346,000.00	346,000.00	404,820.00
Chicago & Eastern Ill., 6s, 1934,		30,000.00	30,000.00	39,450.00
Consolidated Ry Co.:—				
Worcester & Ct. East., 4½s, 1943,		150,000.00	150,000.00	160,500.00
Delaware & Hudson Co.:—				
Pennsylvania Division, 7s, 1917,		150,000.00	150,000.00	186,000.00
Rensselaer & Saratoga, 7s, 1921,		100,000.00	100,000.00	133,000.00
Del., Lack. & Western:—				
Morris & Essex, 7s, 1914,		229,900.00	229,900.00	281,627.50
Morris & Essex, Cons., 7s, 1915,		48,000.00	48,000.00	58,440.00
N. Y., Lack. & Western, 6s, 1921,		102,000.00	102,000.00	122,910.00
Erie:—				
Buffalo, N. Y. & Erie, 7s, 1916,		100,000.00	100,000.00	120,250.00
Cleve. & Mahoning Val., 5s, 1938,		28,000.00	28,000.00	31,500.00
Great Northern:—				
East. of Minn., N. Div., 4s, 1948,		25,000.00	25,000.00	25,500.00
St. Paul, Minn. & Man., 4½s, 1933,		25,000.00	25,000.00	27,250.00
St. Paul, Minn. & Man., 6s, 1933,		312,000.00	312,000.00	411,840.00
Montana Central, 6s, 1937,		150,000.00	150,000.00	198,000.00
Willmar & Sioux Falls, 5s, 1938,		213,000.00	213,000.00	248,145.00
Illinois Central:—				
K. & S. W., Mid. Div., 5s, 1921,		10,000.00	10,000.00	10,250.00
Ia. Falls & Sioux City, 7s, 1917,		23,000.00	23,000.00	27,800.00
N. Y. Central & Hud. River:—				
Pitts., McK. & Yough., 6s, 1932,		112,000.00	112,000.00	143,080.00
N. Y., N. H. & Hartford:—				
Danbury & Norwalk, 5s, 1920,		25,000.00	25,000.00	28,000.00
Danbury & Norwalk, 6s, 1920,		1,000.00	1,000.00	1,225.00
Debentures, Cons., 3½s, 1911-16-56,		13,500.00	13,500.00	14,985.00
Harlem & Portchester, 4s, 1954,		50,000.00	50,000.00	51,250.00
Housatonic, 5s, 1937,		10,000.00	10,000.00	11,800.00
New England, 5s, 1945,		26,000.00	26,000.00	31,200.00
Pennsylvania:—				
Elmira & Williamsport, 6s, 1910,		46,000.00	46,000.00	48,530.00
Pitts., Ft. W. & Chic., 7s, 1912,		6,000.00	6,000.00	6,600.00
Sunbury & Lewistown, 4s, 1936,		15,000.00	15,000.00	14,850.00
Potomac Valley, 5s, 1941,		82,000.00	82,000.00	93,890.00
Southern Indiana, 4s, 1951,		100,000.00	100,000.00	93,000.00
St. L., Iron Mt. & Southern:—				
River & Gulf Div., 4s, 1933,		200,000.00	200,000.00	194,000.00
Totals,	\$	4,213,400.00	4,213,400.00	4,808,316.25

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
127 shrs. Nat. Bk. of Com., N. London, \$	12,700.00	12,700.00	18,450.00
100 " New Lon. City Nat., "	10,000.00	10,000.00	14,000.00
343 " Union, "	34,300.00	34,300.00	36,015.00
68 " Nat. Whaling, "	1,700.00	1,700.00	3,060.00
366 " Thames Nat., Norwich,	36,600.00	36,600.00	54,900.00
18 " Middletown Nat., Middletown,	1,350.00	1,350.00	1,687.50
12 " Stamford " Stamford,	1,200.00	1,200.00	1,800.00
320 " Bk. of No. America, N. Y. City,	32,000.00	32,000.00	84,800.00
30 " Market & Fulton, "	3,000.00	3,000.00	7,950.00
177 " Mechanics, "	17,700.00	17,700.00	43,365.00
44 " Merchants Exch., "	2,200.00	2,200.00	3,740.00
175 " Nat. Bk. of Commerce, "	17,500.00	17,500.00	32,200.00
75 " Bank of America, "	7,500.00	7,500.00	39,000.00
134 " Merchants, "	6,700.00	6,700.00	10,720.00
56 " Corn Exchange, "	5,600.00	5,600.00	20,720.00
200 " City, "	20,000.00	20,000.00	53,000.00
401 " American Exchange, "	40,100.00	40,100.00	101,052.00
100 " Nassau, "	5,000.00	5,000.00	10,100.00
80 " Fourth, "	8,000.00	8,000.00	16,800.00
100 " United States Trust Co., "	10,000.00	10,000.00	132,000.00
Totals, \$	273,150.00	273,150.00	685,359.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,957; total amount, \$4,594,690.94
2	Number of depositors having \$1,000 and not over \$2,000,	1,673; total amount, 2,011,476.12
3	Number of depositors having over \$2,000 and not over \$10,000,	876; total amount, 3,042,597.21
4	Number of depositors having over \$10,000,	6; total amount, 73,498.26
5	Total number of depositors,	14,512; total deposits, \$9,722,262.53
6	Largest amount due a single depositor,	17,980.52
7	Number of accounts opened during the past year, 2,696; number closed, 1,893; increase, 803.	
8	Amount deposited, including interest credited, during the past year,	2,176,929.53
9	Amount withdrawn during the past year,	1,602,186.05
10	Amount of increase,	574,743.48
11	Total of interest and profit and loss, and rent accounts per last report,	\$107,013.20
12	Amount of income received during the year,	552,751.33— 659,764.53
13	Total expenses, including salaries, during the year,	20,809.71
14	State tax during the year,	21,254.79

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Town and City taxes and assessments paid,	\$2,149.42	
16	Amount of premiums charged off,	32,549.60	
17	All other amounts charged off,	12,660.94	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	177,349.43	
	2 per cent. paid July, 1906; amount,	182,548.12	
19	Net amount carried to surplus,	111,176.45	
20	Total of interest and profit and loss and rent accounts per this report,	99,266.07	—\$659,764.51
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,	64,252.17	
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	125,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	22,500.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	45,600.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1½%	
28	Net income from foreclosed real estate during the past year,	478.10	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in June.		

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, James Hislop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned, Alfred Coit, Walter C. Noyes, George Whittlesey.

SAVINGS BANK OF ROCKVILLE.

A. T. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,708,765.00	Whole amount of deposits, \$2,601,014.30
Loans on collateral security, 143,967.00	Surplus account, . . . 120,000.00
Loans on personal security only, 23,650.00	Interest account, less current expenses and taxes paid, . . . 54,492.53
Town, city, school district, and corporation bonds, 166,000.00	
Railroad bonds, . . . 469,937.00	
Bank stocks in Connecticut, 148,405.00	
Bank stocks in other states, 30,700.00	
Real estate by foreclosure, 11,052.62	
Banking house fixtures, 1,000.00	
Cash in banks, . . . 69,202.63	
Cash in vault, . . . 2,827.67	
Total assets, . . . \$2,775,506.92	Total liabilities, . . . \$2,775,506.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Danbury, Conn., 4s, 1931, \$	5,000.00	5,000.00	5,500.00
Danbury, " 4s, 1932,	5,000.00	5,000.00	5,500.00
Danbury, " 4s, 1933,	5,000.00	5,000.00	5,500.00
Danbury, " 4s, 1934,	5,000.00	5,000.00	5,500.00
Danbury, " 4s, 1935,	5,000.00	5,000.00	5,500.00
Middletown, " 5s, 1906,	5,000.00	5,000.00	5,000.00
Middletown, " 5s, 1907,	5,000.00	5,000.00	5,100.00
Middletown, " 5s, 1908,	5,000.00	5,000.00	5,100.00
Chelsea, Mass., 4s, 1936,	11,000.00	11,000.00	12,500.00
Columbus, Ohio, 4s, 1910,	10,000.00	10,000.00	10,500.00
Denver, Co. & City, Col., 5s, 1919,	20,000.00	20,000.00	22,600.00
Kansas City, Kan., 5s, 1909,	5,000.00	5,000.00	5,100.00
Kansas City, " 6s, 1915,	10,000.00	10,000.00	12,750.00
Minneapolis, Minn., 4s, 1917,	20,000.00	20,000.00	22,000.00
Omaha, Neb., 4s, 1910,	10,000.00	10,000.00	10,000.00
Omaha, " 4½s, 1934,	20,000.00	20,000.00	20,800.00
South Omaha, Neb., 4½s, 1924,	10,000.00	10,000.00	10,500.00
Pueblo, Col., 4½s, 1918,	10,000.00	10,000.00	10,200.00
Totals, \$	166,000.00	166,000.00	179,650.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,300.00
Burl., Ced. Rapids & No., 5s, 1934,	15,000.00	15,000.00	17,850.00
Buffalo & Susquehanna, 4s, 1931,	15,000.00	14,737.00	14,800.00
Central of New Jersey, 5s, 1987,	20,000.00	20,000.00	25,400.00
Chicago & Eastern Ill., 5s, 1937,	25,000.00	25,000.00	29,500.00
Chicago & Eastern Ill., 6s, 1907,	15,000.00	15,000.00	15,450.00
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920,	10,000.00	10,000.00	12,500.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,200.00
Pacific & Western Div., 5s, 1921,	3,000.00	3,000.00	3,400.00
Southwest Division, 6s, 1909,	10,000.00	10,000.00	10,500.00
Wisconsin Div., 5s, 1921,	7,000.00	7,000.00	7,900.00
Chicago, R. I. & Pacific, 4s, 1988,	45,000.00	45,000.00	45,450.00
Chic., St. Paul, M. & O., 6s, 1930,	10,000.00	10,000.00	13,200.00
Chicago & Western Ind., 6s, 1932,	4,000.00	4,000.00	4,520.00
Clearfield & Mahoning, 5s, 1943,	10,000.00	10,000.00	11,400.00
Delaware & Chesapeake, 4s, 1912,	10,000.00	10,000.00	10,100.00
Elgin, Joliet & Eastern, 5s, 1941,	20,000.00	20,000.00	23,400.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00
Great Northern:—			
Eastern of Minnesota, 4s, 1948,	10,000.00	10,000.00	10,300.00
St. Paul, Minn. & Man., 6s, 1910,	6,000.00	6,000.00	6,480.00
St. Paul, Minn. & Man., 4½s, 1933,	30,000.00	30,000.00	32,400.00
St. Paul, Minn. & Man., 6s, 1933,	28,000.00	28,000.00	37,500.00
Montana Central, 6s, 1937,	40,000.00	40,000.00	52,800.00
Louisville & Nashville, 5s, 1937,	6,000.00	6,000.00	7,200.00
Minn. & St. Louis, 5s, 1934,	10,000.00	10,000.00	11,300.00
Minn. & St. Louis, 4s, 1949,	30,000.00	29,400.00	28,500.00
Phila., Har. & Pittsburg, 5s, 1925,	10,000.00	10,000.00	10,200.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,700.00
St. Louis, Iron Mt. & South:—			
River & Gulf Div., 4s, 1933,	40,000.00	37,250.00	37,600.00
Southern Indiana, 4s, 1951,	10,000.00	9,550.00	9,500.00
Totals, \$	474,000.00	469,937.00	527,350.00
BANK STOCKS.			
410 shrs. First Nat., Rockville. \$	41,000.00	41,000.00	45,100.00
100 " Rockville Nat., "	10,000.00	10,000.00	11,000.00
81 " Aetna " Hartford,	8,100.00	8,100.00	16,200.00
491 " American " "	24,550.00	24,550.00	34,370.00
70 " City, "	7,000.00	7,000.00	7,000.00
20 " Farmers & Mechanics, "	2,000.00	2,000.00	2,400.00
158 " First Nat., "	15,800.00	15,800.00	23,700.00
108 " Hartford Nat., "	10,800.00	10,800.00	15,444.00
78 " Nat. Exchange, "	3,900.00	3,900.00	5,070.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
1 shr. Charter Oak Nat., Hartford, \$	100.00	100.00	135.00
122 shrs. Phoenix Nat., “	12,200.00	12,200.00	15,494.00
2 “ State, “	200.00	180.00	300.00
95 “ Conn. T. & S. Dep. Co., “	9,500.00	9,500.00	23,750.00
3 “ First Nat., Meriden,	300.00	275.00	570.00
20 “ Home, “	2,000.00	2,000.00	2,400.00
20 “ Waterbury, Waterbury,	1,000.00	1,000.00	1,600.00
300 “ Merchants Nat., N. Y. City,	15,000.00	15,000.00	24,000.00
32 “ Nat. Bk. Commerce, “	3,200.00	3,200.00	6,000.00
25 “ Citizens Central Nat., “	2,500.00	2,500.00	3,700.00
100 “ American Exchange, “	10,000.00	10,000.00	25,600.00
Totals, \$	179,150.00	179,105.00	263,833.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,718; total amount,	\$990,402.65
2	Number of depositors having \$1,000 and not over \$2,000,	537; total amount,	717,800.56
3	Number of depositors having over \$2,000 and not over \$10,000,	249; total amount,	869,285.71
4	Number of depositors having over \$10,000,	2; total amount,	23,525.47
5	Total number of depositors,	5,506; total deposits,	\$2,601,014.39
6	Largest amount due a single depositor,		13,398.47
7	Number of accounts opened during the past year, 628; number closed, 525; increase, 103.		
8	Amount deposited, including interest credited, during the past year,		541,338.65
9	Amount withdrawn during the past year,		434,958.99
10	Amount of increase,		106,379.66
11	Total of interest and profit and loss, and rent accounts per last report,	\$51,711.71	
12	Amount of income received during the year,	132,816.18—	184,527.89
13	Total expenses, including salaries, during the year,	5,995.03	
14	State tax during the year,	5,054.40	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	17,414.22	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Oct. 1, 1905; amount,	47,643.09	
	2 per cent. paid Apr. 1, 1906; amount,	48,928.62	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	54,492.53—	184,527.89

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$28,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	30,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in July.	

OFFICERS. — President, William Butler; Treasurer, A. T. Bissell; Directors or Trustees, William Butler, Geo. Talcott, H. L. James, A. R. Goodrich, J. C. Hammond, Jr., A. T. Bissell, William Maxwell, Edwin G. Butler, Lyman T. Tingier, P. B. Leonard, Frederick Swindells.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$222,688.62	Whole amount of deposits, . . .	\$256,775.08
Loans on collateral security, . . .	3,275.00	Surplus account, . . .	22,500.00
Loans on personal security only, . . .	20,171.09	Interest account, less current expenses and taxes paid, . . .	3,412.66
Town, city, and borough notes and orders, . . .	17,345.50	Profit and loss account, . . .	689.76
Bank stocks in Connecticut, . . .	11,200.00	Due banks, . . .	618.19
Real estate by foreclosure, . . .	3,551.69		
Banking house, . . .	1,000.00		
Rent account, . . .	14.44		
Cash in banks, . . .	2,606.74		
Cash in vault, . . .	2,142.61		
Total assets, . . .	\$283,995.69	Total liabilities, . . .	\$283,995.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tolland County, orders, . . . \$	7,745.50	7,745.50	7,745.50
Town of Tolland, orders, . . .	9,000.00	9,000.00	9,000.00
“ Bolton, orders, . . .	600.00	600.00	600.00
Totals, . . . \$	17,345.50	17,345.50	17,345.50
BANK STOCKS.			
13 shares Hartford Trust Co., \$	1,300.00	1,300.00	2,600.00
4 “ Phoenix Nat. Bk., Hartford,	400.00	400.00	500.00
46 “ First “ “ Rockville,	4,900.00	4,900.00	5,390.00
46 “ Rockville “ “ “	4,600.00	4,600.00	5,060.00
Totals, . . . \$	11,200.00	11,200.00	13,550.00

THE SAVINGS BANK OF TOLLAND.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	827; total amount, \$109,116.10	
2	Number of depositors having \$1,000 and not over \$2,000,	47; total amount, 59,600.46	
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount, 88,058.52	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	902; total deposits, \$256,775.08	
6	Largest amount due a single depositor,	6,091.23	
7	Number of accounts opened during the past year, 103; number closed, 60; increase, 43.		
8	Amount deposited, including interest credited, during the past year,		311,477.98
9	Amount withdrawn during the past year,		293,770.67
10	Amount of increase,		17,707.31
11	Total of interest and profit and loss, and rent accounts per last report,	\$3,237.78	
12	Amount of income received during the year,	14,273.89	17,511.67
13	Total expenses, including salaries, during the year,	1,613.40	
14	State tax during the year,	356.43	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 2, 1906; amount,	4,380.12	
	2 per cent. paid July 1, 1906; amount,	4,559.30	
19	Net amount carried to surplus,	2,500.00	
20	Total of interest and profit and loss and rent accounts per this report,	4,102.42—	17,511.67
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0118% ±
28	Net income from foreclosed real estate during the past year,		41.58
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in June.		

OFFICERS.—President, William A. Agard; Treasurer, Frank T. Newcomb; Directors or Trustees, William A. Agard, Henry Young, Frank T. Newcomb, Edwin S. Agard, Frederick E. Johnson.

SHELTON SAVINGS BANK.

EDWARD W. KNEEN, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$140,033.00	Whole amount of deposits, . . .	\$249,587.99
Loans on collateral security, . . .	17,900.00	Surplus account, . . .	3,725.00
Loans on personal security only, . . .	13,107.39	Interest account, less current expenses and taxes paid, . . .	889.48
Town, city, and borough notes and orders, . . .	21,288.75		
School district notes and orders, . . .	2,000.00		
Town, city, school district, and corporation bonds, . . .	11,000.00		
Railroad bonds, . . .	43,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	238.18		
Premium account, . . .	1,011.25		
Cash in banks, . . .	1,487.95		
Cash in vault, . . .	3,135.95		
Total assets, . . .	\$254,202.47	Total liabilities, . . .	\$254,202.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, \$	21,288.75	21,288.75	21,288.75
SCHOOL DISTRICT NOTES AND ORDERS.			
School District orders, Huntington, \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Pawtucket, R. I., 4s, 1944, \$	5,000.00	5,000.00	5,275.00
" Atlantic C. N. J., water, 4s, 1933,	3,000.00	3,000.00	3,112.50
Wallingford, Ct., Sch. D., 4s, 1936,	3,000.00	3,000.00	3,120.00
Totals, \$	11,000.00	11,000.00	11,507.50

SHELTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
St. Paul., Minn. & Man., 4½s, 1933, \$	4,000.00	4,000.00	4,360.00
Chicago & Alton, 3s, 1949,	2,000.00	2,000.00	1,600.00
Chic., R. I. & Pacific, 4s, 1988,	1,000.00	1,000.00	1,020.00
Minn. & St. Louis, 4s, 1949,	5,000.00	5,000.00	4,700.00
Chicago & East. Illinois, 5s, 1937,	2,000.00	2,000.00	2,360.00
Chic., Burl. & Quincy, 3½s, 1949,	1,000.00	1,000.00	920.00
Chic., Burl. & Quincy, 4s, 1949,	10,000.00	10,000.00	10,300.00
Buffalo & Susquehanna, 4s, 1951,	4,000.00	4,000.00	3,840.00
Louis. & Nash., unified, 4s, 1940,	3,000.00	3,000.00	3,045.00
Term. Assn. of St. Louis, 4s, 1953,	3,000.00	3,000.00	2,880.00
Chic., St. Louis & N. O., 5s, 1951,	1,000.00	1,000.00	1,205.00
Consolidated Ry. Co., 4s, 1954,	3,000.00	3,000.00	2,917.50
Conn. Ry. & Ltg. Co., 4½s, 1951,	4,000.00	4,000.00	4,030.00
Totals, \$	43,000.00	43,000.00	43,177.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	705; total amount,	\$136,862.34
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	83,320.63
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	29,406.02
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	782; total deposits,	\$249,587.99
6	Largest amount due a single depositor,		7,871.55
7	Number of accounts opened during the past year, 195; number closed, 90; increase, 105.		
8	Amount deposited, including interest credited, during the past year,		85,603.44
9	Amount withdrawn during the past year,		47,660.12
10	Amount of increase,		37,943.32
11	Total of interest and profit and loss, and rent accounts per last report,	\$951.20	
12	Amount of income received during the year,	10,113.89	11,065.09
13	Total expenses, including salaries, during the year,	744.82	
14	State tax during the year,	429.26	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	

SHELTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

18*	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	\$4,024.31	
	2 per cent. paid July 1, 1906; amount,	4,402.22	
19	Net amount carried to surplus,	575.00	
20	Total of interest and profit and loss and rent accounts per this report,	889.48	\$11,065.09
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		480.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.		

OFFICERS.— President, Watson J. Miller; Treasurer, Edward W. Kneen; Directors or Trustees, Alfred C. Baldwin, Henry N. Beardsley, Henry Berry, Wesley L. Clark, Thomas H. Newcomb, David A. Nichols, Stephen T. Palmer, Miles B. Perry, Gould A. Shelton, Aaron R. Smith.

* $8\frac{1}{2}$ per cent. per annum on excess of \$1,000.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,784,917.50	Whole amount of deposits, \$29,562,763.72	
Loans on collateral security, . . .	1,179,779.50	Surplus account, . . .	851,433.38
Town, city, and borough notes and orders, . . .	39,500.00	Interest account, less current expenses and taxes paid, . . .	374,421.28
School district notes and orders, . . .	6,825.00	Profit and loss account, . . .	1,749.41
State bonds, . . .	550,000.00		
Town, city, school district, and corporation bonds, . . .	6,490,392.50		
Railroad bonds, . . .	15,145,050.00		
Railroad stocks, . . .	78,100.00		
Bank stocks in Connecticut, . . .	288,600.00		
Bank stocks in other states, . . .	16,500.00		
Real estate by foreclosure, . . .	13,993.48		
Banking house, . . .	75,000.00		
Premium account, . . .	536,115.78		
Cash in banks, . . .	580,170.70		
Cash in vault, . . .	25,423.33		
Total assets, . . .	\$30,790,367.79	Total liabilities, . . .	\$30,790,367.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Connecticut, 3s, 1910, \$	300,000.00	300,000.00	300,000.00
Massachusetts, 3½s, 1940, \$	250,000.00	250,000.00	263,750.00
Totals, \$	550,000.00	550,000.00	563,750.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newington, \$	9,500.00	9,500.00	9,500.00
" South Windsor, \$	30,000.00	30,000.00	30,000.00
Totals, \$	39,500.00	39,500.00	39,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Third of Windsor, \$	6,825.00	6,825.00	6,825.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
781 shares N. Y., N. H. & Hartford, \$	78,100.00	78,100.00	150,733.00
TOWN BONDS.			
Town of Canton, 4s, 1923, \$	7,000.00	7,000.00	7,210.00
“ Enfield, 4s, 1909,	15,000.00	15,000.00	15,000.00
“ Hartford, 3s, 1909,	79,000.00	73,892.50	76,630.00
“ Meriden, 4½s, 1906-12,	41,000.00	41,000.00	41,820.00
“ Middletown, 3.65s, 1909,	100,000.00	100,000.00	100,000.00
“ Middletown, 4s, 1910,	50,000.00	50,000.00	50,000.00
“ Middletown, 3½s, 1924,	68,000.00	68,000.00	68,000.00
“ New Britain, 4s, 1911,	100,000.00	100,000.00	101,000.00
“ New Britain, 4s, 1924,	20,000.00	20,000.00	21,000.00
“ New Haven, 3½s, 1911-21,	150,000.00	150,000.00	150,000.00
“ Portland, 3.65s, 1909,	50,000.00	50,000.00	50,000.00
“ Portland, 4s, 1925,	50,000.00	50,000.00	52,000.00
“ Southington, 4s, 1907-27,	50,000.00	50,000.00	51,000.00
“ Stamford, 4s, 1924,	30,000.00	30,000.00	30,900.00
“ Wallingford, 3.65s, 1906-24,	38,000.00	38,000.00	38,000.00
“ Windsor Locks, 4s, 1909,	10,000.00	10,000.00	10,000.00
CITY BONDS.			
Cal.: Los Angeles, police, 4½s, 1906-20,	14,000.00	14,000.00	14,420.00
Los Angeles, tunnel, 4s, 1906-18,	16,000.00	16,000.00	16,320.00
Los Angeles, water, 4s, 1908-20,	65,000.00	65,000.00	65,650.00
San Diego, rfg., 4½s, 1926-30,	25,000.00	25,000.00	25,750.00
Conn.: New Britain, wat., 4s, 1933,	50,000.00	50,000.00	53,000.00
New Haven, sewer, 3½s, 1907-08,	14,000.00	14,000.00	14,000.00
Ill.: Chicago, corporate, 4s, 1912,	100,000.00	100,000.00	100,000.00
Chicago, perm. imp., 4s, 1914,	25,000.00	25,000.00	25,000.00
Chicago, judg. fdg., 4s, 1918,	100,000.00	100,000.00	101,000.00
Chicago, Exposition, 4s, 1921,	175,000.00	175,000.00	178,500.00
Joliet, rfg., 4½s, 1914,	30,000.00	30,000.00	31,200.00
Ind.: Ft. Wayne, fdg., 4½s, 1913,	60,000.00	60,000.00	62,400.00
Ind'ia, pub. safety, 4s, 1927,	85,000.00	85,000.00	89,250.00
Iowa: Des Moines, rfg., 4s, 1916,	25,000.00	25,000.00	25,500.00
Dubuque, rfg., 4s, 1917,	100,000.00	100,000.00	102,000.00
Ky.: Lexington, fdg., 4½s, 1932,	15,000.00	15,000.00	16,500.00
Louisville, fdg., 5s, 1911,	100,000.00	100,000.00	106,000.00
Louisville, park, 4s, 1930,	100,000.00	100,000.00	110,000.00
Mass.: Boston, park, 3½s, 1920,	50,000.00	50,000.00	50,000.00
Boston, city, 3½s, 1922,	100,000.00	100,000.00	100,000.00
Cambridge, bridge, 4s, 1918,	60,000.00	60,000.00	60,000.00
Gloucester, fdg., 4s, 1908,	50,000.00	50,000.00	50,000.00
Mich.: Detroit, imp., 3.65s, 1918,	75,000.00	75,000.00	75,000.00
Detroit, boulevard, 4s, 1921,	25,000.00	25,000.00	26,500.00
Mich.: Grand Rapids, wat., 4½s, 1912,	25,000.00	25,000.00	26,000.00
Muskegon, bridge, 5s, 1906,	13,500.00	13,500.00	13,905.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.			
Minn.: Minneapolis, cityh., 4½s, 1917, \$	50,000.00	50,000.00	54,000.00
Minneapolis, " 4s, 1919,	100,000.00	100,000.00	105,000.00
St. Paul, bridge, 5s, 1915,	100,000.00	100,000.00	112,000.00
Stillwater, imp., 5s, 1911,	10,000.00	10,000.00	10,400.00
Mo.: Kansas City, city h., 4s, 1910,	50,000.00	50,000.00	50,000.00
Kansas City, jdgmt., 4½s, 1915,	170,000.00	170,000.00	181,900.00
Kansas City, w. wks., 4s, 1924,	150,000.00	150,000.00	154,500.00
St. Louis, 4s, 1908,	150,000.00	150,000.00	150,000.00
St. Louis, 4s, 1912,	200,000.00	200,000.00	204,000.00
St. Louis, 4s, 1918,	75,000.00	75,000.00	78,000.00
Neb.: Omaha, sewer, 5s, 1908,	7,000.00	7,000.00	7,070.00
Omaha, building, 5s, 1912,	68,000.00	68,000.00	71,400.00
Omaha, paving, 5s, 1913,	25,000.00	25,000.00	26,250.00
N. J.: Atlantic C., pav. etc., 4s, 1925,	50,000.00	50,000.00	50,500.00
Hoboken, imp., 4s, 1918,	100,000.00	100,000.00	101,000.00
Newark, corporate, 6s, 1908,	20,000.00	20,000.00	21,200.00
Newark, st. imp., 6s, 1909,	30,000.00	30,000.00	32,400.00
Newark, water, 4s, 1922,	25,000.00	25,000.00	26,500.00
Paterson, fdg., 4½s, 1906-09,	15,000.00	15,000.00	15,150.00
Paterson, st. imp., 4s, 1911,	25,000.00	25,000.00	25,000.00
Paterson, city hall, 5s, 1919-21,	25,000.00	25,000.00	29,250.00
Trenton, various, 4s, 1911,	64,000.00	64,000.00	64,640.00
N. Y.: New York, corp., 3½s, 1941,	100,000.00	100,000.00	97,000.00
New York, corp., 3½s, 1954,	250,000.00	250,000.00	242,500.00
New York, corp., 4s, 1955,	150,000.00	150,000.00	154,500.00
Ohio: Cleveland, san. sew., 4s, 1914,	100,000.00	100,000.00	101,000.00
Cleveland, s. dis., 15, 4s, 1913,	25,000.00	25,000.00	25,250.00
Cleve., bdg. and pav., 4s, 1916,	105,000.00	105,000.00	106,050.00
Cleveland, sewer, 4s, 1915,	150,000.00	150,000.00	151,500.00
Cleveland, w. wks., 4s, 1922,	100,000.00	100,000.00	101,000.00
Columbus, various, 4s, 1908,	29,000.00	29,000.00	29,000.00
Columbus, city hall, 4s, 1909,	95,000.00	95,000.00	95,000.00
Columbus, fire dept., 4s, 1916,	25,000.00	25,000.00	25,250.00
Columbus, viaduct, 4s, 1912-22,	150,000.00	150,000.00	151,500.00
Columbus, pub. lib., 4s, 1923,	15,000.00	15,000.00	15,150.00
Columbus, sewage, 4s, 1913-33,	50,000.00	50,000.00	50,500.00
Columbus, work h., 4s, 1932,	15,000.00	15,000.00	15,300.00
Columbus, water, 4s, 1945,	50,000.00	50,000.00	51,000.00
Columbus, viaduct, 4½s, 1909,	30,000.00	30,000.00	30,600.00
Columbus, wat., etc., 5s, 1910,	67,000.00	67,000.00	70,350.00
Columbus, sewer, 5s, 1911,	75,000.00	75,000.00	78,750.00
Dayton, water, 4s, 1906,	4,000.00	4,000.00	4,000.00
Toledo, rifg., 4s, 1914,	50,000.00	50,000.00	51,000.00
Toledo, rifg., 4½s, 1911,	40,000.00	40,000.00	41,200.00
Toledo, street, 5s, 1911,	40,000.00	40,000.00	42,000.00
Ore.: Portland, br., etc., 5s, 1922,	100,000.00	100,000.00	114,000.00
Penn.: Scranton, bldgs., 4s, 1910,	25,000.00	25,000.00	25,250.00
Scranton, imp., 4½s, 1916,	20,000.00	20,000.00	21,200.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.			
Penn.: Scranton, bridge, 4½s, 1919, \$	30,000.00	30,000.00	32,100.00
R. I.: Pawtucket, "c. loan," 4s, 1910,	50,000.00	50,000.00	50,000.00
Pawtucket, sewer, 4s, 1923,	50,000.00	50,000.00	51,000.00
Pawtucket, sewer, 4s, 1937,	50,000.00	50,000.00	51,500.00
Providence, sewer, 4s, 1921,	50,000.00	50,000.00	53,000.00
Wis.: La Crosse, school, 5s, 1913,	1,000.00	1,000.00	1,050.00
La Crosse, water, 5s, 1915,	25,000.00	25,000.00	27,000.00
Racine, pav., etc., 5s, 1914,	35,000.00	35,000.00	37,800.00
Vt.: Barre, rifg., 4s, 1906-16,	10,000.00	10,000.00	10,100.00
SCHOOL DISTRICT BONDS.			
Hartford: First, 4s, 1927, \$	10,000.00	10,000.00	10,200.00
Second North, 4s, 1924,	50,000.00	50,000.00	51,000.00
South, 3½s, 1931,	50,000.00	50,000.00	50,000.00
West Middle, 3½s, 1912,	126,000.00	126,000.00	128,000.00
West Middle, 3½s, 1926,	120,000.00	120,000.00	120,000.00
New Haven, 4s, 1920,	10,000.00	10,000.00	10,000.00
New London, 4s, 1919,	21,000.00	21,000.00	21,000.00
BOROUGH BONDS.			
Greenwich, 4s, 1922, \$	50,000.00	50,000.00	51,000.00
Wallingford, 4s, 1912,	10,000.00	10,000.00	10,000.00
Willimantic, 4s, 1914,	25,000.00	25,000.00	25,250.00
Totals,	\$ 6,495,500.00	6,490,392.50	6,646,465.00
RAILROAD BONDS.			
Atchison, T. & S. F., gen., 4s, 1995, \$	139,000.00	111,300.00	141,780.00
Atchison, T. & S. F., adj., 4s, 1995,	74,000.00	31,000.00	68,820.00
Boston & Maine:—			
Conn. & Passumpsic R., 4s, 1943,	150,000.00	150,000.00	162,000.00
Worcester, Nash. & R., 4s, 1913,	50,000.00	50,000.00	50,000.00
Burl., Cedar Rap. & No.:—			
Ced. R., I. F. & N. W., 5s, 1921,	167,000.00	167,000.00	183,700.00
Iowa, M. & D. Div., 5s, 1934,	500,000.00	500,000.00	595,000.00
Central of New Jersey, 5s, 1987,	150,000.00	150,000.00	187,500.00
N. Y. & Long Branch, 4s, 1941,	50,000.00	50,000.00	54,000.00
Central Vermont:—			
New London Northern, 4s, 1910,	103,000.00	103,000.00	103,000.00
Chicago, Burl. & Quincy:—			
Burl. & Mo. River, 6s, 1918,	100,000.00	100,000.00	112,000.00
Illinois Div., gen., 3½s, 1949,	700,000.00	700,000.00	644,000.00
Illinois Div., gen., 4s, 1949,	400,000.00	400,000.00	408,000.00
Iowa Division, 4s, 1919,	225,000.00	225,000.00	227,250.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Chic., Burl. & Quincy:—				
Iowa Division,	5s, 1919,	\$ 171,000.00	171,000.00	184,680.00
Nebraska Extension,	4s, 1927,	100,000.00	100,000.00	102,000.00
Chic. & East. Ill., 1st s. f.,	6s, 1907,	130,000.00	130,000.00	133,900.00
First consol.,	6s, 1934,	25,000.00	25,000.00	32,750.00
General,	5s, 1937,	200,000.00	200,000.00	236,000.00
Chicago & Ind. Coal,	5s, 1936,	130,000.00	130,000.00	149,500.00
Chicago, Mil. & St. Paul:—				
Chicago & Lake Sup.,	5s, 1921,	50,000.00	50,000.00	55,000.00
Chicago & Pacific,	6s, 1910,	175,000.00	175,000.00	183,750.00
Chic. & Pacific West,	5s, 1921,	160,000.00	160,000.00	179,200.00
Dubuque,	6s, 1920,	75,000.00	75,000.00	90,000.00
General,	3½s, 1989,	100,000.00	100,000.00	92,000.00
General,	4s, 1989,	150,000.00	150,000.00	162,000.00
Hastings & Dakota,	7s, 1910,	50,000.00	50,000.00	54,000.00
La Crosse & Davenport,	5s, 1919,	100,000.00	100,000.00	108,000.00
Mineral Point,	5s, 1910,	50,000.00	50,000.00	51,000.00
Southern Minnesota,	6s, 1910,	75,000.00	75,000.00	78,750.00
Southwestern,	6s, 1909,	150,000.00	150,000.00	156,000.00
Terminal,	5s, 1914,	50,000.00	50,000.00	53,000.00
Wisconsin & Minnesota,	5s, 1921,	50,000.00	50,000.00	55,000.00
Wisconsin Valley,	7s, 1909,	50,000.00	50,000.00	55,000.00
Chicago & Northwestern:—				
General,	3½s, 1987,	100,000.00	100,000.00	96,000.00
Chic., St. Paul, M. & O.,	3½s, 1930,	400,000.00	400,000.00	372,000.00
Chic., St. Paul, M. & O.,	6s, 1930,	100,000.00	100,000.00	131,000.00
Des Moines & Minn.,	7s, 1907,	50,000.00	50,000.00	51,500.00
Madison Extension,	7s, 1911,	30,000.00	30,000.00	34,500.00
Mil., Lake Shore & W.,	6s, 1921,	10,000.00	10,000.00	12,300.00
Northern Illinois,	5s, 1910,	30,000.00	30,000.00	30,900.00
Northwestern Union,	7s, 1917,	125,000.00	125,000.00	160,000.00
St. Paul & Sioux City,	6s, 1919,	260,000.00	260,000.00	312,000.00
Chicago, R. I. & Pacific,	6s, 1917,	250,000.00	250,000.00	292,500.00
General,	4s, 1988,	750,000.00	750,000.00	757,500.00
Chicago & Western Ind.,	6s, 1932,	252,000.00	252,000.00	282,240.00
Delaware & Hud. Canal,	7s, 1917,	125,000.00	125,000.00	160,000.00
Rensselaer & Saratoga,	7s, 1921,	50,000.00	50,000.00	67,500.00
Delaware, Lack. & West.:—				
Morris & Essex,	7s, 1914,	101,000.00	101,000.00	123,220.00
N. Y., Lack. & West.,	6s, 1921,	110,000.00	110,000.00	134,200.00
Syracuse, Bin. & N. Y.,	7s, 1906,	130,000.00	130,000.00	130,000.00
Elgin, Joliet & Eastern,	5s, 1941,	150,000.00	150,000.00	174,000.00
Erie:—				
Buffalo, N. Y. & Erie,	7s, 1916,	26,000.00	26,000.00	31,200.00
Cleve. & Mahoning V.,	5s, 1938,	210,000.00	210,000.00	241,500.00
Northern of N. J.,	6s, 1917,	20,000.00	20,000.00	21,000.00
Sharon,	4½s, 1919,	50,000.00	50,000.00	52,500.00
Great Northern:—				
Eastern of Minnesota,	5s, 1908,	250,000.00	250,000.00	252,500.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
• Great Northern:—			
Eastern of Minnesota, 4s, 1948, \$	100,000.00	100,000.00	103,000.00
St. Paul, Minn. & Man., 6s, 1909,	50,000.00	50,000.00	52,500.00
Dakota Extension, 6s, 1910,	200,000.00	200,000.00	212,000.00
Consol., 4½s, 1933,	400,000.00	400,000.00	436,000.00
Consol., 6s, 1933,	65,000.00	65,000.00	85,800.00
Willmar & Sioux Falls, 5s, 1938,	100,000.00	100,000.00	115,000.00
Illinois Central:—			
Chic., St. Louis & N. O., 3½s, 1951,	300,000.00	300,000.00	276,000.00
Chic., St. Louis & N. O., 5s, 1951,	100,000.00	100,000.00	121,000.00
Kankakee Division, 5s, 1921,	30,000.00	30,000.00	33,600.00
Main Line, 3½s, 1951,	50,000.00	45,750.00	46,000.00
Springfield Division, 3½s, 1951,	250,000.00	250,000.00	230,000.00
Western Lines, 4s, 1951,	120,000.00	120,000.00	122,400.00
Louisville & Nashville:—			
General, 6s, 1930,	178,000.00	178,000.00	201,140.00
Evansville, H. & Nash., 6s, 1919,	45,000.00	45,000.00	49,950.00
Louisville, Cin. & Lex., 4½s, 1931,	150,000.00	150,000.00	160,500.00
Minneapolis & St. Louis, 7s, 1907,	45,000.00	45,000.00	46,800.00
First, consol., 5s, 1934,	300,000.00	300,000.00	339,000.00
Iowa Extension, 7s, 1909,	70,000.00	70,000.00	74,200.00
Minneapolis & Duluth, 7s, 1907,	80,000.00	80,000.00	84,000.00
Pacific Extension, 6s, 1921,	65,000.00	65,000.00	74,750.00
Southwestern Exten., 7s, 1910,	35,000.00	35,000.00	36,750.00
Missouri Pacific:—			
Pacific of Missouri, 4s, 1938,	50,000.00	50,000.00	50,500.00
St. L., I. Mt. & Southn., 5s, 1931,	300,000.00	300,000.00	337,500.00
N. Y. C. & Hud. River, 3½s, 1997,	50,000.00	50,000.00	47,000.00
Det. & Bay C. (M. C.), 5s, 1931,	100,000.00	100,000.00	118,000.00
Grand Riv. Val. (M. C.), 6s, 1909,	50,000.00	50,000.00	52,500.00
Joliet & Northern Ind., 7s, 1907,	100,000.00	100,000.00	101,500.00
Kalamazoo & S. Haven, 5s, 1939,	50,000.00	50,000.00	60,000.00
Kalamazoo & W. Pig., 5s, 1940,	50,000.00	50,000.00	60,000.00
Mahoning Coal, 5s, 1934,	100,000.00	100,000.00	120,000.00
Michigan Central, 3½s, 1952,	50,000.00	50,000.00	48,500.00
McKeesport & Belle V., 6s, 1918,	60,000.00	60,000.00	69,000.00
Norwood & Montreal, 5s, 1916,	25,000.00	25,000.00	26,750.00
Pitts., McK. & Yough., 6s, 1932,	150,000.00	150,000.00	190,500.00
Utica & Black River, 4s, 1922,	150,000.00	150,000.00	154,500.00
N. Y., N. H. & Hartford:—			
Convertible debentures, 3½s, 1911,	30,000.00	30,000.00	33,600.00
Danbury & Norwalk, 5s, 1920,	100,000.00	100,000.00	112,000.00
Danbury & Norwalk, 4s, 1955,	100,000.00	100,000.00	104,000.00
Harlem Riv. & Port C., 4s, 1954,	500,000.00	500,000.00	520,000.00
New England, 4s, 1945,	150,000.00	150,000.00	154,500.00
Pennsylvania:—			
Ashtabula & Pittsburg, 6s, 1908,	39,000.00	39,000.00	40,170.00
Bald Eagle Valley, 6s, 1910,	21,000.00	21,000.00	22,050.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Pennsylvania:—			
Cleveland & Pitts., 4½s, 1942, \$	50,000.00	50,000.00	56,000.00
Cleveland & Pittsburgh, 3½s, 1948,	100,000.00	100,000.00	92,000.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	42,000.00
Erie & Pittsburgh, gen., 3½s, 1940,	200,000.00	200,000.00	184,000.00
Little Miami, 5s, 1912,	100,000.00	100,000.00	105,000.00
Pitts., Ft. W. & Chic., 7s, 1912,	69,000.00	69,000.00	79,350.00
Sunbury & Lewistown, 4s, 1936,	85,000.00	85,000.00	86,700.00
Terre Haute & Ind., 5s, 1925,	250,000.00	250,000.00	287,500.00
United N. J. & Canal, 4s, 1929,	100,000.00	100,000.00	105,000.00
United N. J. & Canal, 4s, 1944,	150,000.00	150,000.00	168,000.00
Peoria & Pekin Union, 6s, 1921,	100,000.00	100,000.00	115,000.00
Term'l Assn. of St. Louis, 4½s, 1939,	230,000.00	230,000.00	248,400.00
Term'l Assn. of St. Louis, 5s, 1944,	260,000.00	260,000.00	301,600.00
Union Pacific, 4s, 1947,	100,000.00	100,000.00	103,000.00
Totals,	\$ 15,220,000.00	15,145,050.00	16,365,150.00
BANK STOCKS.			
300 shrs. Aetna National, Hartford, \$	30,000.00	30,000.00	60,000.00
400 " American National, "	20,000.00	20,000.00	28,000.00
296 " Charter Oak " "	29,600.00	29,600.00	41,440.00
250 " Far. & Mec. " "	25,000.00	25,000.00	28,750.00
70 " First " "	7,000.00	7,000.00	10,500.00
315 " Hartford " "	31,500.00	31,500.00	45,675.00
700 " National Exchange, "	35,000.00	35,000.00	45,500.00
250 " Phoenix National, "	25,000.00	25,000.00	32,500.00
123 " State, "	12,300.00	12,300.00	18,450.00
40 " Conn. Trust & S. D. Co., "	4,000.00	4,000.00	10,400.00
50 " Hartford Trust Co., "	5,000.00	5,000.00	9,500.00
75 " First National, Litchfield,	7,500.00	7,500.00	7,500.00
50 " First " Meriden,	5,000.00	5,000.00	10,000.00
60 " First " Norwich,	6,000.00	6,000.00	4,500.00
100 " Home " Meriden,	10,000.00	10,000.00	13,000.00
41 " Merchants Nat., Norwich,	4,100.00	4,100.00	4,715.00
66 " Meriden " Meriden,	6,600.00	6,600.00	7,260.00
100 " Waterbury " Waterbury,	5,000.00	5,000.00	8,000.00
85 " Am. Exch. Nat., New York,	8,500.00	8,500.00	21,675.00
25 " Citizens Central Nat., "	2,500.00	2,500.00	3,625.00
25 " First " "	2,500.00	2,500.00	17,500.00
30 " Mechanics " "	3,000.00	3,000.00	7,500.00
Totals,	\$ 285,100.00	285,100.00	435,990.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	52,917; total amount, \$10,486,038.01
2	Number of depositors having \$1,000 and not over \$2,000,	4,823; total amount, 6,627,897.72
3	Number of depositors having over \$2,000 and not over \$10,000,	3,329; total amount, 12,427,996.12
4	Number of depositors having over \$10,000,	2; total amount, 20,831.87
5	Total number of depositors,	61,071; total deposits, \$29,562,763.72
6	Largest amount due a single depositor,	10,435.95
7	Number of accounts opened during the past year, 8,069; number closed, 5,214; increase, 2,855.	
8	Amount deposited, including interest credited, during the past year,	5,857,460.66
9	Amount withdrawn during the past year,	4,077,892.10
10	Amount of increase,	1,779,568.56
11	Total of interest and profit and loss, and rent accounts per last report,	\$361,754.13
12	Amount of income received during the year,	1,394,791.22—1,756,545.35
13	Total expenses, including salaries, during the year,	41,136.76
14	State tax during the year,	67,043.48
15	Town and City taxes and assessments paid,	528.30
16	Net amount of premiums charged off,	165,949.19
17	All other amounts charged off,	3,318.13
18	Dividends, 2 per cent. paid Dec. 1, 1905; amount,	536,627.89
	2 per cent. paid June 1, 1906; amount,	553,608.62
19	Net amount carried to surplus,	12,162.29
20	Total of interest and profit and loss and rent accounts per this report,	376,170.69—1,756,545.35
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	115,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	300,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	About 2%
28	Net income from foreclosed real estate during the past year,	296.40
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

OFFICERS. — President, Jonathan B. Bunce; Vice-Presidents, Drayton Hillyer, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, George L. Chase, Theodore Lyman, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Meigs H. Whaples, James P. Taylor, Charles E. Gross; Treasurer, A. E. Hart; Assistant Treasurer, Sidney W. Crofut; 2d Assistant Treasurer, C. T. Millard; Trustees, Jonathan B. Bunce, A. E. Hart, William B. Clark, James Nichols, George H. Day, William C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, Silas Chapman, Jr., Charles H. Northam, Lyman B. Brainerd, James M. Thomson, Francis Parsons, Arthur L. Shipman, George H. Burt, John R. Hills, John S. Camp, Sylvester C. Dunham, Charles P. Cooley, Patrick Garvan, Lucius A. Barbour, James H. Bidwell, John O. Enders.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1880.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$687,650.99	Whole amount of deposits, . . .	\$1,545,964.84
Loans on collateral security, . . .	38,860.00	Surplus account, . . .	45,000.00
Loans on personal security only, . . .	6,200.00	Interest account, less current expenses paid, . . .	42,594.65
Town, city, and borough notes and orders, . . .	116,200.00		
State warrants, . . .	6,098.33		
Town, city, school district, and corporation bonds, . . .	130,000.00		
Railroad bonds, . . .	349,000.00		
Bank stocks in Connecticut, . . .	119,340.00		
Bank stocks in other states, . . .	39,100.00		
Real estate by foreclosure, . . .	15,364.01		
Banking house, . . .	9,000.00		
Premium accounts, . . .	53,370.44		
Cash in banks, . . .	59,002.29		
Cash in vault, . . .	4,373.43		
Total assets, . . .	\$1,633,559.49	Total liabilities, . . .	\$1,633,559.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Washington, \$	6,098.33	6,098.33	6,098.33
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Bristol, Conn., 4s, 1911, \$	5,000.00	5,000.00	5,500.00
Cincinnati, Ohio, 7s, 1908,	16,000.00	16,000.00	17,280.00
Cincinnati, Ohio, 6s, 1909,	4,000.00	4,000.00	4,360.00
Colorado Springs, Colo., 4s, 1921,	11,000.00	11,000.00	11,000.00
Colorado Springs, Colo., 4s, 1924,	5,000.00	5,000.00	5,000.00
Duluth, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
E. Hart. Fire Dist., Ct., 4s, 1933,	5,000.00	5,000.00	5,100.00
Louisville, Ky., 4s, 1928,	5,000.00	5,000.00	5,200.00
Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,200.00
Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,200.00
New Haven, Conn., 3½s, 1923,	10,000.00	10,000.00	10,000.00
Paterson, N. J., 4s, 1932,	6,000.00	6,000.00	6,240.00
Portland, Ore., 5s, 1922,	10,000.00	10,000.00	11,200.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Pueblo, Colo.,	5s, 1912,	\$ 5,000.00	5,000.00	5,250.00
St. Paul, Minn.,	5s, 1909,	5,000.00	5,000.00	5,150.00
St. Paul, Minn.,	4s, 1920,	5,000.00	5,000.00	5,125.00
Toledo, Ohio,	4s, 1922,	5,000.00	5,000.00	5,225.00
West Hartford, Conn.,	4s, 1920,	10,000.00	10,000.00	10,400.00
W. Haven Union Sch., Ct.,	4½s, 1909,	3,000.00	3,000.00	3,060.00
Woonsocket, R. I.,	4s, 1915,	5,000.00	5,000.00	5,100.00
Totals,		\$ 130,000.00	130,000.00	135,590.00
RAILROAD BONDS.				
Atlantic Coast Line,	4s, 1952,	\$ 15,000.00	15,000.00	14,775.00
Buffalo & Susquehanna,	4s, 1951,	15,000.00	15,000.00	14,850.00
C., B. & Q., Ill. Division,	3½s, 1949,	30,000.00	29,000.00	27,000.00
Chicago & Eastern Ill.,	6s, 1907,	10,000.00	10,000.00	10,250.00
Chicago & Eastern Ill.,	5s, 1937,	10,000.00	10,000.00	11,700.00
Chicago, Mil. & St. Paul:—				
Mineral Point,	5s, 1910,	15,000.00	15,000.00	15,600.00
Chic. & Pacific West,	5s, 1921,	30,000.00	30,000.00	33,300.00
Chicago & Pacific,	6s, 1910,	5,000.00	5,000.00	5,350.00
Terminal,	5s, 1914,	5,000.00	5,000.00	5,400.00
Dubuque,	6s, 1920,	5,000.00	5,000.00	6,100.00
Chicago & Northwestern:—				
Menominee,	7s, 1911,	10,000.00	10,000.00	11,400.00
Northwestern Union,	7s, 1917,	15,000.00	15,000.00	19,350.00
Chicago, R. I. & Pacific,	4s, 1988,	25,000.00	25,000.00	25,000.00
Chicago, St. L. & N. O.,	5s, 1951,	10,000.00	10,000.00	12,000.00
Conn. Ry. & Light.,	4½s, 1951,	5,000.00	5,000.00	5,000.00
Chicago & Western Ind.,	6s, 1932,	10,000.00	10,000.00	11,500.00
Dakota & Gt. Southern,	5s, 1916,	10,000.00	10,000.00	10,700.00
Evansville & Terre Haute,	5s, 1930,	5,000.00	5,000.00	5,550.00
Ill. Cent., Western Lines,	4s, 1951,	6,000.00	6,000.00	6,120.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	18,900.00
Louisville & Nashville,	6s, 1930,	15,000.00	15,000.00	17,400.00
Louisville & Nashville,	5s, 1937,	1,000.00	1,000.00	1,170.00
Minneapolis & St. Louis,	4s, 1949,	15,000.00	15,000.00	13,950.00
Minneapolis & St. Louis,	6s, 1921,	5,000.00	5,000.00	5,900.00
Montana Central,	5s, 1937,	1,000.00	1,000.00	1,160.00
N. Y., Phila. & Norfolk,	4s, 1939,	5,000.00	5,000.00	5,000.00
N. Y., N. H. & Hartford,	4s, 1914,	10,000.00	10,000.00	10,200.00
N. Y., N. H. & Hartford,	4s, 1954,	5,000.00	5,000.00	5,150.00
Pitts., McK. & Yough.,	6s, 1932,	5,000.00	5,000.00	6,500.00
Potomac Valley,	5s, 1941,	10,000.00	10,000.00	11,600.00
St. Louis, Iron Mt. & So.:—				
River & Gulf,	4s, 1933,	10,000.00	10,000.00	9,500.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.							
St. P., M. & M., Dakota,	6s,	1910,	\$		7,000.00	7,000.00	7,490.00
Southern Indiana,	4s,	1951,			5,000.00	5,000.00	4,500.00
Term'l Assn. St. Louis,	4s,	1953,			5,000.00	5,000.00	4,900.00
Totals,			\$		350,000.00	349,000.00	374,265.00
BANK STOCKS.							
St. P., M. & M., Dakota,	6s,	1910,	\$		1,000.00	1,000.00	1,300.00
22 " Aetna	Nat.,	"			2,200.00	2,200.00	4,400.00
31 " Charter Oak	"	"			3,100.00	3,100.00	4,185.00
64 " First	"	"			6,400.00	6,400.00	9,600.00
175 " American	"	"			8,750.00	8,750.00	12,250.00
6 " Far. & Mec.	"	"			600.00	600.00	672.00
16 " Phoenix	"	"			1,600.00	1,600.00	2,032.00
32 " City,	"	"			3,200.00	3,200.00	3,200.00
50 " Yal,	Nat.,	New Haven,			5,000.00	5,000.00	6,900.00
110 " Merchants	"	"			5,500.00	5,500.00	8,250.00
35 " Nat. Tradesmen's,	"	"			3,500.00	3,500.00	6,300.00
264 " New Haven Co. Nat.,	"	"			2,640.00	2,640.00	4,752.00
28 " Second	"	"			2,800.00	2,800.00	5,040.00
10 " Middletown	"	Middletown,			750.00	750.00	787.50
30 " First	"	"			3,000.00	3,000.00	2,700.00
30 " Middlesex Co.	"	"			3,000.00	3,000.00	2,700.00
10 " Columbia Trust Co.,	"	"			1,000.00	1,000.00	1,000.00
36 " First	Nat.,	Norwich,			3,600.00	3,600.00	3,600.00
50 " Thames	"	"			5,000.00	5,000.00	7,500.00
64 " First	"	Meriden,			6,400.00	6,400.00	12,800.00
128 " Home	"	"			12,800.00	12,800.00	16,000.00
107 " Meriden	"	"			10,700.00	10,700.00	10,700.00
41 " Birmingham	"	"			4,100.00	4,100.00	7,175.00
65 " New Britain	"	"			6,500.00	6,500.00	10,400.00
50 " Mechanics	"	New Britain,			5,000.00	5,000.00	9,250.00
50 " Union,	"	New London,			5,000.00	5,000.00	5,000.00
62 " Southington Nat.,	"	"			6,200.00	6,200.00	6,200.00
176 " American Ex.	"	New York,			17,600.00	17,600.00	44,000.00
175 " Nat. Commerce,	"	"			17,500.00	17,500.00	33,250.00
50 " Merchants	Nat.,	"			2,500.00	2,500.00	4,375.00
10 " Metropolitan,	"	"			1,000.00	1,000.00	1,700.00
5 " First National,	"	"			500.00	500.00	3,500.00
Totals,			\$		158,440.00	158,440.00	251,518.50

SOUTHINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,564; total amount,	\$440,515.80
2	Number of depositors having \$1,000 and not over \$2,000,	233; total amount,	312,452.89
3	Number of depositors having over \$2,000 and not over \$10,000,	75; total amount,	649,739.83
4	Number of depositors having over \$10,000,	9; total amount,	143,256.32
5	Total number of depositors,	2,881; total deposits,	\$1,545,964.84
6	Largest amount due a single depositor,		30,000.00
7	Number of accounts opened during the past year, 369; number closed, 246; increase, 123.		
8	Amount deposited, including interest credited, during the past year,		273,815.53
9	Amount withdrawn during the past year,		206,321.73
10	Amount of increase,		67,493.80
11	Total of interest and profit and loss, and rent accounts per last report,	\$38,304.06	
12	Amount of income received during the year,	78,010.93—	116,314.99
13	Total expenses, including salaries, during the year,	4,294.76	
14	State tax during the year,	2,906.79	
15	Town and City taxes and assessments paid,	762.21	
16	Net amount of premiums charged off,	5,144.75	
17	All other amounts charged off,	1,564.31	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	29,016.40	
	2 per cent. paid July, 1906; amount,	30,031.12	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	42,594.65—	116,314.99
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		1,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		39,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,200.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,750.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2%
28	Net income from foreclosed real estate during the past year,		311.47
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS. — President, M. H. Holcomb; Treasurer, L. B. Neal; Directors or Trustees, M. N. Woodruff, J. H. Pratt, E. P. Hotchkiss, C. H. Clark, J. F. Pratt, J. W. Gridley, Henry Newell.

SOUTH NORWALK SAVINGS BANK.

GEORGE F. BEARSE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$913,800.00	Whole amount of deposits, \$1,976,789.44	
Loans on collateral security, .	27,791.92	Surplus account, .	80,000.00
Loans on personal security only, .	5,000.00	Interest account, less current expenses and taxes paid, .	31,618.94
Town, city, and borough notes and orders, .	4,000.00	Profit and loss account, .	20,954.55
School district notes and orders, .	61,011.69	Rent account, .	221.99
Fire district notes, .	8,500.00		
Town, city, school district, and corporation bonds, .	188,170.64		
Railroad bonds, .	614,800.42		
Bank stocks in Connecticut, .	6,100.00		
Real estate by foreclosure, .	1,400.00		
Banking house, .	18,000.00		
Premium account, .	75,450.00		
Cash in banks, .	182,145.69		
Cash in vault, .	3,414.56		
Total assets, .	\$2,109,584.92	Total liabilities, .	\$2,109,584.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk, . . . \$	4,000.00	4,000.00	4,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
So. Norwalk Union, . . . \$	55,211.69	55,211.69	55,211.69
East Norwalk, . . .	2,500.00	2,500.00	2,500.00
So. Five Mile River, . . .	2,400.00	2,400.00	2,400.00
Middle Five Mile River, . . .	900.00	900.00	900.00
Totals, . . . \$	61,011.69	61,011.69	61,011.69
FIRE DISTRICT NOTES.			
East Norwalk, Fire District, . . \$	8,500.00	8,500.00	8,500.00

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.				
Danbury, Conn.,	4s, 1927-29, \$	15,000.00	15,000.00	15,550.00
Lyme, Conn.,	4s, 1918,	15,000.00	15,000.00	15,348.00
18th, Stonington, Ct.,	4s, 1918,	15,000.00	15,000.00	15,360.00
Pueblo, Col.,	4½s, 1914,	10,000.00	10,000.00	10,050.00
Pueblo, Col.,	5s, 1912,	5,000.00	5,000.00	5,000.00
Colorado Springs, Col.,	4s, 1917,	20,000.00	20,000.00	20,098.00
Sioux City, Iowa,	6s, 1912,	500.00	500.00	500.00
Council Bluffs, Iowa,	4½s, 1918,	3,000.00	3,000.00	3,000.00
Topeka, Kan.,	5s, 1913,	10,000.00	10,000.00	10,668.00
Wichita, Kan.,	6s, 1921,	9,000.00	9,000.00	11,965.00
Kansas City, Kan.,	6s, 1915,	10,000.00	10,000.00	11,581.00
Omaha, Neb.,	4s, 1918,	2,000.00	2,000.00	2,018.50
South Omaha, Neb.,	5s, 1924,	10,000.00	10,000.00	10,640.00
Omaha, Neb.,	5s, 1909,	10,000.00	10,000.00	10,260.00
Portland, Ore.,	5s, 1928,	14,000.00	14,000.00	16,260.00
Portland, Ore.,	6s, 1907-08,	29,670.64	29,670.64	30,549.34
Spokane, Wash.,	5s, 1914,	10,000.00	10,000.00	10,750.00
Totals,	\$	188,170.64	188,170.64	199,597.84
RAILROAD BONDS.				
Ashland Coal & Iron,	4s, 1925, \$	10,000.00	10,000.00	10,264.00
Balt. & Harrisburg,	5s, 1936,	5,000.00	5,000.00	6,068.50
Buffalo & Susquehanna,	4s, 1954,	30,000.00	29,490.00	29,700.00
Chic. Hammond & West.,	6s, 1937,	10,000.00	10,000.00	12,537.00
Chicago, Mil. & St. Paul:—				
General,	4s, 1989,	10,000.00	10,000.00	10,700.00
Wis. & Minn. Div.,	5s, 1921,	15,000.00	15,000.00	16,443.82
Chicago & Northwestern:—				
Chic., St. Paul, M. & O.,	6s, 1930,	50,000.00	50,000.00	65,625.00
St. Paul & Sioux City,	6s, 1919,	25,000.00	25,000.00	29,406.25
Chicago, R. I. & Pacific:—				
General,	4s, 1988,	24,000.00	24,000.00	24,240.00
Burl., Ced. Rap. & No.,	5s, 1934,	40,000.00	40,000.00	46,600.00
Chicago & Eastern Ill.,	5s, 1937,	75,000.00	75,000.00	87,750.00
Chicago & Indiana Coal,	5s, 1936,	15,000.00	15,000.00	17,250.00
Minn. & St. Louis,	5s, 1934,	35,000.00	35,000.00	40,862.00
Conn. Ry. & Ltg. Co.,	4½s, 1951,	10,000.00	10,000.00	10,100.00
Consolidated Ry.,	4s, 1954-55,	15,000.00	14,675.00	14,700.00
Genesee & Wyoming,	5s, 1929,	10,000.00	10,000.00	10,000.00
Chic., St. Louis & N. O.,	5s, 1951,	15,000.00	15,000.00	18,075.00
Louisville & Nashville,	5s, 1937,	5,000.00	5,000.00	5,775.00
Unified,	4s, 1940,	25,000.00	25,000.00	25,281.25
St. L., Iron Mt. & South:—				
River & Gulf Div.,	4s, 1933,	15,000.00	13,822.92	13,650.00

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Peoria & Pekin Union, 6s, 1921, \$	30,000.00	30,000.00	34,350.00
Great Northern:—			
Eastern of Minn., 4s, 1948,	10,000.00	10,000.00	10,456.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,775.00
Montana Central, 6s, 1937,	25,000.00	25,000.00	33,690.00
St. Paul, Minn. & Man., 4½s, 1933,	20,000.00	20,000.00	21,700.00
St. Paul, Minn. & Man., 6s, 1933,	32,000.00	32,000.00	42,240.00
Dakota Extension, 6s, 1910,	7,000.00	7,000.00	7,630.00
St. Louis Mer. Bridge, 5s, 1930,	10,000.00	10,000.00	11,050.00
Southern Indiana Ry., 4s, 1951,	25,000.00	23,812.50	24,080.00
Term'l Assn. of St. L., 5s, 1944,	15,000.00	15,000.00	17,175.00
Totals, \$	618,000.00	614,800.42	703,153.82
BANK STOCKS.			
61 shrs. City National, So. Norwalk, Ct., \$	6,100.00	6,100.00	12,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,293; total amount,	\$807,235.59
2	Number of depositors having \$1,000 and not over \$2,000,	471; total amount,	600,663.94
3	Number of depositors having over \$2,000 and not over \$10,000,	186; total amount,	568,889.91
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,950; total deposits,	\$1,976,789.44
6	Largest amount due a single depositor,		8,705.06
7	Number of accounts opened during the past year, 974; number closed, 768; increase, 206.		
8	Amount deposited, including interest credited, during the past year,		721,748.61
9	Amount withdrawn during the past year,		516,364.60
10	Amount of increase,		205,384.01
11	Total of interest and profit and loss, and rent accounts per last report,	\$53,511.25	
12	Amount of income received during the year,	93,052.02—	146,563.27
13	Total expenses, including salaries, during the year,	5,045.36	
14	State tax during the year,	4,235.26	
15	Town and City taxes and assessments paid,	310.50	
16	Net amount of premiums charged off,	3,612.50	
17	All other amounts charged off,	450.79	

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	\$34,193.70
	2 per cent. paid July 1, 1906; amount,	35,919.68
19	Net amount carried to surplus,	10,000.00
20	Total of interest and profit and loss and rent accounts per this report,	52,795.48—\$146,563.27
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	2,575.00
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	8,800.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	19½%
28	Net income from foreclosed real estate during the past year,	370.78
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS. — President, Alden Solmans; Treasurer, Geo. F. Bearse; Directors or Trustees, Alden Solmans, John H. Knapp, Henry I. Smith, Edward Beard, John H. Light, Josiah R. Marvin, Henry Seymour, George F. Bearse, Chas. E. Dow, Chas. G. Bohannon, Fred B. Baker, Fred H. Rowan, Frank D. Layton, Chas. W. Bell, John F. McMahon.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$220,100.00	Whole amount of deposits, . . .	\$869,991.02
Loans on collateral security, . . .	22,797.92	Surplus account, . . .	26,000.00
Town notes, . . .	8,000.00	Interest account, less current expenses and taxes paid, . . .	78,896.10
Town, city, school district, and corporation bonds, . . .	229,000.00		
Railroad bonds, . . .	471,000.00		
Bank stocks in Connecticut, . . .	6,100.00		
Banking house, . . .	5,000.00		
Cash in banks, . . .	11,806.81		
Cash in vault, . . .	1,082.39		
Total assets, . . .	\$974,887.12	Total liabilities, . . .	\$974,887.12

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.						
Town notes,	\$			8,000.00	8,000.00	8,080.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Boston, City, 4s, 1912, \$				8,000.00	8,000.00	8,000.00
Cincinnati, " 5s, 1910,				10,000.00	10,000.00	10,400.00
Chicago, " 4s, 1915,				10,000.00	10,000.00	10,400.00
Cambridge, " 4s, 1912-24,				2,000.00	2,000.00	2,050.00
Dayton, " 5s, 1909,				22,000.00	22,000.00	22,440.00
Dayton, " 5s, 1911,				25,000.00	25,000.00	26,250.00
Danbury, " 4s, 1935,				5,000.00	5,000.00	5,150.00
Danbury, " 4s, 1936,				5,000.00	5,000.00	5,150.00
Hartford, " 4s, 1917,				2,000.00	2,000.00	2,000.00
Hartford, " 3½s, 1926,				2,000.00	2,000.00	2,080.00
Kansas, " 4½s, 1915,				10,000.00	10,000.00	10,600.00
Kansas, " 5s, 1908-13,				20,000.00	20,000.00	20,200.00
Lowell, " 4s, 1920,				2,000.00	2,000.00	2,080.00
Omaha, " 5s, 1909,				10,000.00	10,000.00	10,300.00
Patterson, " 4½s, 1910,				5,000.00	5,000.00	5,050.00
Portland, " 5s, 1925,				10,000.00	10,000.00	11,300.00
Pawtucket, " 4s, 1934,				10,000.00	10,000.00	10,300.00
Toledo, " 3½s, 1930,				5,000.00	5,000.00	4,800.00
Bethel, Town, 4s, 1919,				4,000.00	4,000.00	4,040.00
Bristol, " 4s, 1907,				3,000.00	3,000.00	3,000.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Bristol, Town, 4s, 1910, \$	3,000.00	3,000.00	3,000.00
Bristol, " 4s, 1913,	3,000.00	3,000.00	3,030.00
Bristol, " 4s, 1916,	2,000.00	2,000.00	2,020.00
Danbury, " 3½s, 1932,	10,000.00	10,000.00	9,500.00
New Hartford, " 3½s, 1921,	10,000.00	10,000.00	9,600.00
Stonington, " 4s, 1918,	10,000.00	10,000.00	10,100.00
Windham, " 4s, 1925,	10,000.00	10,000.00	10,200.00
Windsor Locks, " 4s, 1919,	1,000.00	1,000.00	1,010.00
Windsor Locks, " 4s, 1929,	10,000.00	10,000.00	10,300.00
Totals, \$	229,000.00	229,000.00	234,080.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	50,000.00	50,000.00	49,000.00
Buffalo & Susquehanna, 4s, 1951,	30,000.00	30,000.00	28,800.00
Consolidated, 3s-3½s-4s, 1930,	35,000.00	35,000.00	30,450.00
Debentures, 4s, 1955,	18,000.00	18,000.00	17,100.00
Debentures, 4s, 1954,	22,000.00	22,000.00	20,900.00
N. Y., N. H. & Hartford, 3½s, 1954,	25,000.00	25,000.00	22,500.00
Conn. Ry. & Ltg. Co., 4½s, 1951,	25,000.00	25,000.00	25,250.00
Chic., Mil. & St. Paul, 5s, 1910,	18,000.00	18,000.00	18,540.00
Chic., Burl. & Quincy, 3½s, 1949,	20,000.00	20,000.00	18,400.00
Chic., Burl. & Quincy, 4s, 1929-49,	10,000.00	10,000.00	10,100.00
Chicago, R. I. & Pacific, 4s, 1988,	20,000.00	20,000.00	20,200.00
Chicago & Alton, 3s, 1949,	20,000.00	20,000.00	15,600.00
Minneapolis & St. Louis, 4s, 1949,	20,000.00	20,000.00	18,000.00
Minnesota & Iowa, 3½s, 1924,	3,000.00	3,000.00	2,850.00
Midland of New Jersey, 6s, 1910,	6,000.00	6,000.00	6,380.00
Ill. Cent., Louisville Div., 3½s, 1953,	22,000.00	22,000.00	19,820.00
Ottumwa & Cedar Falls, 5s, 1909,	31,000.00	31,000.00	31,620.00
Southern Indiana, 4s, 1951,	30,000.00	30,000.00	27,900.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,000.00	5,190.00
St. L., Iron Mt. & South., 4s, 1933,	36,000.00	36,000.00	33,490.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	26,000.00
Totals, \$	471,000.00	471,000.00	447,970.00
BANK STOCKS.			
60 shares Cent. Nat., Middletown, Ct., \$	4,500.00	4,500.00	4,620.00
16 " Norwalk Nat., Norwalk, Ct.,	1,600.00	1,600.00	1,760.00
Totals, \$	6,100.00	6,100.00	6,380.00

SOUTHPORT SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,235; total amount,	\$287,071.95
2	Number of depositors having \$1,000 and not over \$2,000,	171; total amount,	232,705.00
3	Number of depositors having over \$2,000 and not over \$10,000,	102; total amount,	329,498.48
4	Number of depositors having over \$10,000,	2; total amount,	20,715.59
5	Total number of depositors,	1,510; total deposits,	\$869,991.02
6	Largest amount due a single depositor,		10,551.36
7	Number of accounts opened during the past year, 144; number closed, 149; decrease, 5.		
8	Amount deposited, including interest credited, during the past year,		129,508.63
9	Amount withdrawn during the past year,		121,904.96
10	Amount of increase,		7,603.67
11	Total of interest and profit and loss, and rent accounts per last report,	\$78,802.03	
12	Amount of income received during the year,	45,469.45—	124,271.48
13	Total expenses, including salaries, during the year,	4,863.91	
14	State tax during the year,	2,007.31	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	1,378.63	
17	All other amounts charged off,	3,923.27	
18*	Dividends, 2 per cent. paid Jan., 1906; amount,	16,568.17	
	2 per cent. paid July, 1906; amount,	16,634.09	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	78,896.10—	124,271.48
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,647.92
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, about July 1st, each year.		
30	Date of annual meeting to elect President, Treasurer, and other officers, about July 1st, each year.		

OFFICERS.— President, John H. Perry; Treasurer, Chas. C. Perry; Directors or Trustees, John H. Perry, Arthur O. Jennings, C. O. Jelliff, W. H. Perry, W. B. Meeker, Benjamin A. Bulkley, Chas. C. Perry, Howard N. Wakeman, Henry H. Perry, S. W. Sherwood, J. L. Hetzel, L. B. Switzer, W. G. Waterman, L. B. Curtis, John Walter Perry, Moses Bulkley.

* $2\frac{1}{4}$ per cent. per annum on excess of \$3,000; 3 per cent. on excess of \$5,000; 2 per cent. on excess of \$10,000.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHARLES F. HARWOOD, Treasurer.

INCORPORATED, 1905.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$390,846.35	Whole amount of deposits, . . .	\$948,650.92
Loans on collateral security, . . .	12,400.00	Surplus account, . . .	30,000.00
Loans on personal security only, . . .	7,305.00	Interest account, less current expenses and taxes paid, . . .	11,483.92
Town, city, and borough notes and orders, . . .	9,100.00	Profit and loss account, . . .	5,404.87
School district notes and orders, . . .	12,000.00		
Town, city, school district, and corporation bonds, . . .	77,000.00		
Railroad bonds, . . .	335,500.00		
Bank stocks in Connecticut, . . .	30,100.00		
Bank stocks in other states, . . .	5,000.00		
Real estate by foreclosure, . . .	550.00		
Safe and fixtures, . . .	3,000.00		
Premium account, . . .	44,000.00		
Cash in banks, . . .	65,863.30		
Cash in vault, . . .	2,875.06		
Total assets, . . .	\$995,539.71	Total liabilities, . . .	\$995,539.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, Conn., \$	9,100.00	9,100.00	9,100.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Town of Stafford, Conn., . . . \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Newark, N. J., w., 4s, 1922, \$	25,000.00	25,000.00	26,500.00
" Pawtucket, R. I., g. f., 4s, 1944,	10,000.00	10,000.00	10,500.00
" Woonsocket, R. I., s., 4s, 1924,	10,000.00	10,000.00	10,350.00
" Chic., Ill., per. imp., 4s, 1922,	5,000.00	5,000.00	5,200.00
" Cleveland, O., R. & H., 4s, 1925,	5,000.00	5,000.00	5,200.00
" Norwich, Ct., skg. fd., 5s, 1908,	1,000.00	1,000.00	1,000.00
Town of Stafford, Ct., serial, 4s,	21,000.00	21,000.00	21,200.00
Totals, \$	77,000.00	77,000.00	79,950.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Terre Haute & Ind., cons., 5s,	1925, \$	20,000.00	20,000.00	22,000.00
Iowa Falls & Sioux City, 7s,	1917,	16,000.00	16,000.00	19,200.00
Chicago, Mil. & St. Paul:—				
Southwestern Div., 6s,	1909,	11,000.00	11,000.00	11,550.00
Wisconsin & Minn. Div., 5s,	1921,	10,000.00	10,000.00	11,000.00
Wisconsin Valley Div., 7s,	1909,	5,500.00	5,500.00	5,830.00
Dubuque Div., 6s,	1920,	5,000.00	5,000.00	6,000.00
Ottumwa, C. F., & St. P., 5s,	1909,	8,000.00	8,000.00	8,080.00
No. West. Union, skg. fd., 7s,	1917,	10,000.00	10,000.00	12,700.00
Staten Island, 4½s,	1943,	10,000.00	10,000.00	10,000.00
Clearfield & Mahoning, 5s,	1943,	15,000.00	15,000.00	17,250.00
Chic. R. I. & P., gen. mtg., 4s,	1988,	25,000.00	25,000.00	25,500.00
East. of Minn., No. Div., 4s,	1948,	10,000.00	10,000.00	10,200.00
Montana Central, g., 6s,	1937,	10,000.00	10,000.00	13,500.00
Chic., St. Paul, M. & O., cons. g., 6s,	1930,	10,000.00	10,000.00	13,350.00
Chic. & East. Ill., g. cons., 5s,	1937,	25,000.00	25,000.00	29,700.00
Burl., C. R. & No., cons. g., 5s,	1934,	25,000.00	25,000.00	30,000.00
Minn., & St. L., cons. g., 5s,	1934,	10,000.00	10,000.00	11,300.00
Willmar & Sioux Falls, 5s,	1938,	10,000.00	10,000.00	12,000.00
St. Paul, M. & M., cons., 6s,	1933,	10,000.00	10,000.00	13,300.00
Montana Ex., g., 4s,	1937,	25,000.00	25,000.00	25,000.00
Chic., B. & Q., Ill. Div. 3½s,	1949,	15,000.00	15,000.00	13,800.00
Brunswick & West., 4s,	1938,	15,000.00	15,000.00	15,000.00
Alabama Midland, 5s,	1928,	15,000.00	15,000.00	16,875.00
St. L., I. M. & So., land g., 5s,	1931,	20,000.00	20,000.00	23,000.00
Totals,	\$	335,500.00	335,500.00	376,135.00
BANK STOCKS.				
60 shrs. City, Hartford,	\$	6,000.00	6,000.00	6,000.00
88 " American Nat., "		4,400.00	4,400.00	6,160.00
6 " Far. & Mech., "		600.00	600.00	672.00
50 " Thames Nat., Norwich,		5,000.00	5,000.00	8,000.00
37 " First " "		3,700.00	3,700.00	2,960.00
55 " First " Stafford Springs,		5,500.00	5,500.00	9,625.00
30 " First " Middletown,		3,000.00	3,000.00	3,000.00
10 " First " Wallingford,		1,000.00	1,000.00	1,150.00
9 " Rockville, " Rockville,		900.00	900.00	990.00
50 " American Ex. Nat., New York,		5,000.00	5,000.00	12,800.00
Totals,	\$	35,100.00	35,100.00	51,357.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,461; total amount,	\$448,005.12
2	Number of depositors having \$1,000 and not over \$2,000,	182; total amount,	242,015.59
3	Number of depositors having over \$2,000 and not over \$10,000,	77; total amount,	258,630.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,720, total deposits,	\$948,650.92
6	Largest amount due a single depositor,		8,674.76
7	Number of accounts opened during the past year, 500; number closed, 694; decrease, 194.		
8	Amount deposited, including interest credited, during the past year,		348,550.72
9	Amount withdrawn during the past year,		327,198.93
10	Amount of increase,		21,351.79
11	Total of interest and profit and loss, and rent accounts per last report,	\$18,226.58	
12	Amount of income received during the year,	46,897.81—	65,124.39
13	Total expenses, including salaries, during the year,	4,444.18	
14	State tax during the year,	1,954.68	
15	Town and City taxes and assessments paid,	48.95	
16	Net amount of premiums charged off,	3,981.25	
17	All other amounts charged off,	2,422.91	
18	Dividends, 1½ per cent. paid Jan. 1, 1906; amount,	17,478.86	
	1½ per cent. paid July 1, 1906; amount,	15,904.77	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	16,888.79—	65,124.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		500.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,600.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,300.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Edwin C. Pinney; Treasurer, Charles F. Harwood; Directors or Trustees, Edwin C. Pinney, Joel H. Reed, Justice J. Ellis, George C. Parkess, Christopher Allen, James V. Squier, William G. Ellis, Charles G. Ellis, Hannibal Alden, Charles B. Pinney, Charles F. Harwood.

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
New York, New Haven & Hartford, . \$	22,000.00	22,000.00	42,240.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Los Angeles, Cal., City, 4s, 1914-15, \$	12,000.00	12,000.00	12,240.00
Col. Springs, Col., w.wks., 4s, 1918,	10,000.00	10,000.00	10,000.00
Pueblo, Col., " 4½s, 1912-14,	10,000.00	10,000.00	10,339.00
Pueblo, Col., " 4½s, 1918,	5,000.00	5,000.00	5,250.00
Pueblo, Col., " 5s, 1907-12,	5,000.00	5,000.00	5,200.00
Birmingham, Ct., Bor. 4s, 1908,	10,000.00	10,000.00	10,000.00
Greenwich, Ct., " 4s, 1922,	20,000.00	20,000.00	21,000.00
Norwalk, Ct., reg., " 4s, 1907,	20,000.00	20,000.00	20,000.00
Stamford, Ct., Town, 4s, 1914-24,	20,000.00	20,000.00	20,650.00
Council Bluffs, Ia., City, 6s, 1905-15,	1,000.00	1,000.00	1,050.00
Council Bluffs, " 4s, 1914,	3,000.00	3,000.00	3,150.00
Chicago, Ill., " 4s, 1914,	5,000.00	5,000.00	5,062.50
Wichita, Kan., " 6s, 1915,	20,000.00	20,000.00	23,000.00
Bath, Me., " 6s, 1911-21,	2,000.00	2,000.00	2,020.00
Kansas City, Mo., " 4½s, 1915,	15,000.00	15,000.00	15,900.00
Omaha, Neb., " 4s, 1918,	5,000.00	5,000.00	5,193.50
Atlantic City, N. J., " 4s, 1919,	10,000.00	10,000.00	10,360.00
Atlantic City, N. J., " 4½s, 1924,	15,000.00	15,000.00	16,200.00
Hoboken, N. J., " 4s, 1917,	10,000.00	10,000.00	10,300.00
Newark, N. J., " 4s, 1922,	10,000.00	10,000.00	10,500.00
Cincinnati, O., " 7s, 1908,	11,000.00	11,000.00	11,990.00
Toledo, O., " 4s, 1917,	5,000.00	5,000.00	5,062.50
Toledo, O., " 4½s, 1924,	15,000.00	15,000.00	16,200.00
Toledo, O., " 3½s, 1930,	20,000.00	20,000.00	19,368.00
Lima, O., " 4s, 1916,	5,000.00	5,000.00	5,062.50
Pawtucket, R. I., " 4s, 1937,	10,000.00	10,000.00	10,400.00
Superior, Wis., " 4½s, 1925,	5,000.00	5,000.00	5,000.00
Totals, \$	279,000.00	279,000.00	290,518.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1905-25, \$	19,000.00	19,000.00	19,570.00
Atlantic Coast Line, g., 4s, 1952,	100,000.00	100,000.00	98,750.00
Wilm. & Weldon, reg., 5s, 1935,	10,000.00	10,000.00	12,000.00
B. & O., Staten Island, 4½s, 1943,	40,000.00	40,000.00	40,800.00
B., R. & P., (C. & M.), 5s, 1943,	14,000.00	14,000.00	15,820.00
Buffalo & Susquehanna, 4s, 1951,	100,000.00	100,000.00	95,000.00
Chicago, Burl. & Quincy, 3½s, 1929-49,	23,000.00	23,000.00	21,160.00
C., B. & Q., reg., 3½s, 1929,	35,000.00	35,000.00	32,200.00
C., B. & Q., reg., 4s, 1949,	50,000.00	50,000.00	51,812.50
Chic., R. I. & Pac., reg., 4s, 1988,	150,000.00	150,000.00	151,500.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic., R. I. & Pac.:—			
B., C. R. & N., 1st mtg., 5s, 1934,	\$ 100,000.00	100,000.00	119,000.00
Ced. Rap., Ia. F. & N., 5s, 1921,	5,000.00	5,000.00	5,475.00
Chicago & Northwestern:—			
Madison, 7s, 1911,	30,000.00	30,000.00	35,700.00
Northwest Union, 7s, 1917,	61,000.00	61,000.00	78,080.00
Ott., Ced. F. & St. P., 5s, 1909,	20,000.00	20,000.00	20,025.00
M., L. S. & W., A. Div., 6s, 1925,	14,000.00	14,000.00	17,185.00
Cons'd Div., 6s, 1921,	12,000.00	12,000.00	14,880.00
Mich. Div., 6s, 1924,	27,000.00	27,000.00	33,750.00
Sioux C. & P. W., reg., 3½s, 1936,	40,000.00	40,000.00	37,600.00
Chicago, Mil. & St. Paul:—			
Chic. & Pacific West., 5s, 1921,	60,000.00	60,000.00	67,200.00
Chic. Pacific Div., 6s, 1910,	10,000.00	10,000.00	10,487.50
Chicago & Lake Sup., 5s, 1921,	10,000.00	10,000.00	11,137.50
Dubuque, 6s, 1920,	35,000.00	35,000.00	43,225.00
Hastings & Dakota, 5s, 1910,	13,000.00	13,000.00	13,928.25
Mineral Point, 5s, 1910,	80,000.00	80,000.00	81,300.00
Southwest, 6s, 1909,	43,000.00	43,000.00	44,935.00
Terminals, 5s, 1914,	41,000.00	41,000.00	45,300.00
Wisconsin & Minn., 5s, 1921,	10,000.00	10,000.00	10,962.50
Wis. Val., prior 1st m., 7s, 1909,	12,000.00	12,000.00	12,835.20
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	50,000.00	58,000.00
Erie:—			
Cleve. & Mah. Valley, 5s, 1938,	10,000.00	10,000.00	11,250.00
Goshen & Deckertown, 6s, 1928,	21,000.00	21,000.00	27,090.00
Northern of N. J., 6s, 1917,	15,000.00	15,000.00	17,100.00
Sharon, 4½s, 1919,	13,000.00	13,000.00	13,650.00
Evansville & Terre Haute:—			
Sullivan County Br., 5s, 1930,	34,000.00	34,000.00	35,190.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00
Great Northern:—			
St. P., M. & M., cons'd, 4½s, 1933,	100,000.00	100,000.00	110,125.00
Dakota, 6s, 1910,	10,000.00	10,000.00	10,887.50
Eastern of Minn., 5s, 1908,	10,000.00	10,000.00	10,162.50
East. of Minn., reg., 4s, 1928-48,	55,000.00	55,000.00	55,550.00
Montana Ex., reg., 4s, 1937,	119,000.00	119,000.00	121,380.00
Willmar & Sioux F., 5s, 1938,	10,000.00	10,000.00	11,650.00
Willmar & S. F., reg., 5s, 1938,	12,000.00	12,000.00	13,980.00
Montana Cent., reg., 5s, 1937,	10,000.00	10,000.00	11,600.00
Illinois Central:—			
Springfield Div., reg., 3½s, 1951,	50,000.00	50,000.00	50,000.00
C., St. L. & N. O., reg., 3½s, 1951,	10,000.00	10,000.00	9,350.00
L. & N., Unified, reg., 4s, 1940,	15,000.00	15,000.00	15,300.00
Coupons, 4s, 1940,	10,000.00	10,000.00	10,200.00
St. L. D., 1st mtg. g. reg., 6s, 1921,	5,000.00	5,000.00	5,837.50
Minn. & St. Louis, reg., 4s, 1949,	70,000.00	70,000.00	65,800.00
First mtg., gold, reg., 5s, 1934,	5,000.00	5,000.00	5,625.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Missouri Pacific:—			
St. Louis, Iron Mt. & So.:—			
River & Gulf, 4s, 1933,	\$ 50,000.00	50,000.00	46,875.00
Gen. Cons. g., 5s, 1931,	55,000.00	55,000.00	63,800.00
N. Y. Central & Hud. River:—			
Syracuse, Phenix & O., 6s, 1915,	10,000.00	10,000.00	11,387.50
Beech Creek, reg., 4s, 1936,	15,000.00	15,000.00	15,487.50
M. C., K. & S. H., reg., 5s, 1939,	10,000.00	10,000.00	12,000.00
N. Y., N. H. & Hartford:—			
Deb. Cert., 3½s, 1956,	8,000.00	8,000.00	8,110.00
Port Chester & H., reg., 4s, 1954,	20,000.00	20,000.00	20,900.00
Pennsylvania:—			
Erie & Pittsburg, coup., 3½s, 1940,	25,000.00	25,000.00	24,062.50
Jeff., Mad. & Ind., 7s, 1906,	2,000.00	2,000.00	2,000.00
Long Island, Stewart's, 4s, 1932,	10,000.00	10,000.00	10,000.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	28,000.00
Del. & Chesapeake, 4s, 1912,	8,000.00	8,000.00	8,000.00
Reading:—			
Phila., Har. & Pitts., 5s, 1925,	15,000.00	15,000.00	16,800.00
Central of N. J., reg., 5s, 1987,	10,000.00	10,000.00	12,625.00
St. L. Mer. B. Ter., coup., 5s, 1930,	11,000.00	11,000.00	12,430.00
St. Louis & San Francisco:—			
Chicago & Eastern Ill., 5s, 1937,	29,000.00	29,000.00	34,220.00
Registered, 5s, 1937,	50,000.00	50,000.00	59,000.00
Tuscarora Valley, 5s, 1917,	15,000.00	15,000.00	16,275.00
Western Maryland:—			
Balt. & Harrisburg, 5s, 1936,	40,000.00	40,000.00	46,800.00
Potomac Valley, 5s, 1941,	33,000.00	33,000.00	37,950.00
Totals,	\$ 2,249,000.00	2,249,000.00	2,409,066.45
BANK STOCKS.			
13 shrs. Birmingham Nat., Derby, \$	1,300.00	1,300.00	2,275.00
45 " City " So. Norwalk,	4,500.00	4,500.00	9,450.00
34 " Danbury " Danbury,	3,400.00	3,400.00	3,604.00
14 " Far. & Mech. " Hartford,	1,400.00	1,400.00	1,652.00
60 " First " Norwich,	6,000.00	6,000.00	4,800.00
88 " First " Stamford,	8,800.00	8,800.00	20,240.00
39 " Fairfield Co.. " Norwalk,	3,900.00	3,900.00	3,900.00
15 " Hurlbut " Winsted,	1,500.00	1,500.00	2,250.00
22 " Nat. Bk., " Norwalk,	2,200.00	2,200.00	2,420.00
20 " Pequonock Nat., Bridgeport,	2,000.00	2,000.00	3,000.00
25 " Second " New Haven,	2,500.00	2,500.00	4,025.00
300 " Stamford " Stamford,	30,000.00	30,000.00	43,500.00
77 " City " Danbury,	7,700.00	7,700.00	8,085.00
Totals,	\$ 75,200.00	75,200.00	109,201.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,612; total amount, \$1,759,266.09
2	Number of depositors having \$1,000 and not over \$2,000,	809; total amount, 1,006,867.84
3	Number of depositors having over \$2,000 and not over \$10,000,	350; total amount, 1,242,990.17
4	Number of depositors having over \$10,000,	17; total amount, 244,557.73
5	Total number of depositors,	7,788; total deposits, \$4,255,681.83
6	Largest amount due a single depositor,	33,042.00
7	Number of accounts opened during the past year, 1,438; number closed, 940; increase, 498.	
8	Amount deposited, including interest credited, during the past year,	1,259,132.52
9	Amount withdrawn during the past year,	942,908.37
10	Amount of increase,	316,224.15
11	Total of interest and profit and loss, and rent accounts per last report,	\$182,695.73
12	Amount of income received during the year,	213,183.36— 395,879.09
13	Total expenses, including salaries, during the year,	13,250.52
14	State tax during the year,	8,209.99
15	Town and City taxes and assessments paid,,	325.27
16	Net amount of premiums charged off,	30,000.00
17	All other amounts charged off,	5,726.19
18*	Dividends, 2 per cent. paid Oct. 1, 1905; amount,	71,850.29
	2 per cent. paid Apr. 1, 1906; amount,	74,233.40
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	192,283.43— 395,879.09
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	4,610.06
23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.0477
28	Net income from foreclosed real estate during the past year,	1,384.96
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, Charles H. Lounsbury; Vice-President, Albert G. Weed; Treasurer, Franklin Miller; Directors or Trustees, Albert G. Weed, Dwight Waugh, Franklin Miller, William W. Skiddy, Stephen E. Reed, William H. Judd, Chas. O. Miller, William F. Waterbury, John B. Phillips.

* $8\frac{1}{2}$ per cent. per annum on excess of \$1,000.

STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,192,245.13	Whole amount of deposits, \$5,030,469.53
Loans on collateral security, . . . 189,500.00	Surplus account, . . . 196,027.47
Loans on personal security, . . .	Interest account, less cur-
only, . . . 3,100.00	rent expenses and taxes
Town, city, school district, . . . 155,000.00	paid, . . . 30,390.52
and corporation bonds, . . .	
Railroad bonds, . . . 2,107,500.00	
Bank stocks in Connecticut, . . . 283,190.00	
Real estate by foreclosure, . . . 190,000.00	
Banking house, . . . 34,000.00	
Cash in banks, . . . 119,245.75	
Cash in vault, . . . 3,106.64	
Total assets, . . . \$5,256,887.52	Total liabilities, . . . \$5,256,887.52

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Camden, 5s, 1908, \$	23,000.00	23,000.00	23,500.00
" Colorado Springs, 4s, 1917,	24,000.00	24,000.00	24,000.00
" Wilkes-Barre, 3½s, 1919,	58,000.00	58,000.00	58,000.00
" Omaha, 4½s, 1934,	20,000.00	20,000.00	22,000.00
" South Omaha, 4½s, 1924,	5,000.00	5,000.00	5,000.00
" South Omaha, 4½s, 1925,	25,000.00	25,000.00	25,000.00
Totals, \$	155,000.00	155,000.00	157,500.00
RAILROAD BONDS.			
Buffalo, N. Y. & Erie, 7s, 1916, \$	125,000.00	142,500.00	150,000.00
Balt. & Cumberland Val., 6s, 1931,	50,000.00	58,000.00	58,500.00
Balt. & Harrisburg, 5s, 1938,	5,000.00	5,000.00	5,750.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,000.00
Chicago & Northwestern:—			
Ced. Rap. & Mo. River, 7s, 1916,	70,000.00	80,000.00	87,500.00
Madison Extension, 7s, 1911,	54,000.00	58,000.00	61,000.00
Menominee Extension, 7s, 1911,	54,000.00	58,000.00	61,000.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Mil. & St. Paul:—			
Dubuque, 6s, 1920, \$	20,000.00	20,000.00	24,600.00
Mineral Point, 5s, 1910,	40,000.00	40,000.00	41,500.00
Southwestern, 6s, 1909,	20,000.00	20,000.00	21,000.00
Chicago & Pacific, 6s, 1910,	10,000.00	10,000.00	10,800.00
Chic. & Pacific Western, 5s, 1921,	50,000.00	50,000.00	56,250.00
Wisconsin & Minn., 5s, 1921,	18,000.00	18,000.00	20,250.00
La Crosse & Davenport, 5s, 1919,	50,000.00	53,000.00	55,000.00
Hastings & Dakota, 7s, 1910,	5,000.00	5,000.00	5,500.00
Chicago & Eastern Ill., 5s, 1937,	70,000.00	75,000.00	82,600.00
Chicago & Ind. Coal, 5s, 1936,	20,000.00	20,000.00	23,400.00
Chicago, R. I. & Pacific, 6s, 1917,	8,000.00	8,000.00	9,500.00
Chicago, R. I. & Pacific, 4s, 1938,	50,000.00	50,000.00	51,000.00
Chicago, St. L. & N. O., 5s, 1951,	138,000.00	155,000.00	170,000.00
Chicago, Ham. & West., 6s, 1927,	24,000.00	27,000.00	30,000.00
Chic., St. P., Minn. & O., 3½s, 1930,	10,000.00	9,350.00	9,400.00
Cin., Ham. & Dayton, 5s, 1941,	50,000.00	50,000.00	55,000.00
Charleston & Savannah, 7s, 1936,	25,000.00	35,000.00	37,500.00
Conn. Ry. & Light. Co., 4½s, 1951,	30,000.00	30,000.00	30,500.00
Consolidated Ry., 4s, 1955,	50,000.00	50,000.00	49,000.00
Dayton & Michigan, 5s, 1911,	25,000.00	25,000.00	25,500.00
Evansville & Terre Haute, 5s, 1930,	13,000.00	9,100.00	13,800.00
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	55,000.00	58,500.00
Fonda, John. & Glover's, 6s, 1921,	10,000.00	10,000.00	12,000.00
Iowa Falls & Sioux City, 7s, 1917,	75,000.00	88,500.00	104,000.00
Joliet & Northern Ind., 7s, 1907,	51,000.00	51,000.00	51,500.00
Morris & Essex, 7s, 1914,	30,000.00	33,000.00	36,750.00
Minneapolis & St. Louis, 5s, 1934,	16,000.00	16,000.00	18,200.00
Minneapolis & St. Louis, 6s, 1921,	8,000.00	8,000.00	9,600.00
N. Y. & Long Branch, 6s, 1941,	50,000.00	50,000.00	52,500.00
Northeastern, 6s, 1933,	3,000.00	3,000.00	4,000.00
Oswego & Rome, 7s, 1915,	41,000.00	45,000.00	51,500.00
Pitts., McK. & Yough., 6s, 1932,	20,000.00	23,000.00	27,000.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,500.00
Pere Marquette:—			
184 shrs. pref. stock,	18,400.00	21,000.00	33,500.00
Det., Grand Rap. & W., 4s, 1946,	22,500.00		
Staten Island, 4½s, 1943,	100,000.00	100,000.00	105,000.00
St. Louis, I. M. & South., 5s, 1931,	100,000.00	112,000.00	113,500.00
St. Paul, Minn. & Man., 6s, 1933,	125,000.00	152,500.00	167,000.00
St. Paul, Minn. & Man., 4½s, 1933,	22,000.00	22,000.00	24,200.00
Eastern of Minnesota, 5s, 1908,	25,000.00	25,000.00	25,500.00
Dakota Extension, 6s, 1910,	50,000.00	50,000.00	55,000.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	27,000.00	29,500.00
Term'l R. R. Assn., 5s, 1944,	5,000.00	5,000.00	5,750.00
Term'l R. R. Assn., 4s, 1953,	20,000.00	20,000.00	19,200.00
Terre Haute & Logansport, 6s, 1910,	15,000.00	11,550.00	15,750.00
Totals,	\$ 1,983,900.00	2,107,500.00	2,286,800.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
83 shrs. <i>Etna National, Hartford,</i> \$	8,300.00	10,865.00	23,200.00
440 " <i>American Nat., "</i>	22,000.00	28,400.00	33,000.00
40 " <i>Charter Oak Nat., "</i>	4,000.00	4,000.00	6,000.00
140 " <i>City, "</i>	14,000.00	14,000.00	14,400.00
270 " <i>Conn. Trust & S. D. Co., "</i>	27,000.00	36,400.00	106,600.00
20 " <i>Conn. Riv. Banking Co., "</i>	600.00	600.00	1,200.00
253 " <i>First National, "</i>	25,300.00	25,300.00	38,000.00
50 " <i>Farmers & Mechanics, "</i>	5,000.00	5,000.00	5,750.00
50 " <i>National Exchange, "</i>	2,500.00	2,500.00	3,250.00
85 " <i>Hartford Nat., "</i>	8,500.00	11,000.00	12,500.00
110 " <i>Phoenix Nat., "</i>	11,000.00	13,000.00	14,300.00
20 " <i>State, "</i>	2,000.00	2,000.00	3,900.00
250 " <i>Security Co., "</i>	25,000.00	31,250.00	41,000.00
80 " <i>Central Nat., Middletown,</i>	6,000.00	6,800.00	6,560.00
10 " <i>Citizens Nat., Waterbury,</i>	1,000.00	1,200.00	1,375.00
65 " <i>Waterbury Nat., "</i>	3,250.00	4,875.00	6,000.00
40 " <i>First Nat., Meriden,</i>	4,000.00	5,000.00	7,200.00
67 " <i>Home Nat., "</i>	6,700.00	8,000.00	9,000.00
35 " <i>New Britain Nat., New Britain,</i>	3,500.00	4,900.00	5,775.00
25 " <i>First Nat., Litchfield,</i>	2,500.00	2,500.00	2,800.00
60 " <i>First Nat., Norwich,</i>	6,000.00	6,000.00	4,800.00
250 " <i>Thames Nat., "</i>	25,000.00	36,000.00	43,750.00
300 " <i>N. Haven Co. Nat., New Haven,</i>	3,000.00	3,600.00	5,400.00
Totals. \$	216,150.00	263,190.00	395,760.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,757; total amount, \$1,744,790.04
2	Number of depositors having \$1,000 and not over \$2,000,	1,010; total amount, 1,331,616.22
3	Number of depositors having over \$2,000 and not over \$10,000,	537; total amount, 1,897,478.14
4	Number of depositors having over \$10,000,	5; total amount, 56,585.06
5	Total number of depositors,	9,309; total deposits, \$5,030,469.53
6	Largest amount due a single depositor,	13,974.98
7	Number of accounts opened during the past year, 1,078; number closed, 1,062; increase, 16.	
8	Amount deposited, including interest credited, during the past year,	1,142,408.89
9	Amount withdrawn during the past year,	1,095,145.78
10	Amount of increase,	47,263.11

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$30,633.15	
12	Amount of income received during the year,	276,961.24	\$307,594.39
13	Total expenses, including salaries, during the year,	11,937.36	
14	State tax during the year,	7,914.94	
15	Town and City taxes and assessments paid,	3,647.12	
16	Net amount of premiums charged off,	47,382.63	
17	All other amounts charged off,	9,995.45	
18	Dividends, 1¼ per cent. paid Feb. 1, 1906; amount,	84,222.57	
	1¼ per cent. paid Aug. 1, 1906; amount,	85,094.94	
		27,008.86	
19	Net amount carried to surplus,		
20	Total of interest and profit and loss and rent accounts per this report,	30,390.52	307,594.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		8,400.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		28,350.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		53,350.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3.78%
28	Net income from foreclosed real estate during the past year,		7,198.21
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Samuel Taylor; Treasurer, Miles W. Graves; Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederick W. Davis, John P. Wheeler, Arthur D. Coffin, Almeron H. Williams, Charles A. Goodwin.

THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$31,295.00	Whole amount of deposits, . . .	\$96,888.68
Bank stocks in Connecticut, . . .	15,000.00	Surplus account, . . .	20,365.74
Real estate by foreclosure, . . .	74,168.45	Cash due bank, . . .	3,209.03
Total assets, . . .	\$120,463.45	Total liabilities, . . .	\$120,463.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
150 shrs. First National, Norwich, Ct., \$	15,000.00	15,000.00	13,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,322; total amount, . . .	\$33,225.86
2	Number of depositors having \$1,000 and not over \$2,000, . . .	10; total amount, . . .	13,662.82
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	1,332; total deposits, . . .	\$96,888.68
6	Largest amount due a single depositor, . . .		2,198.40
7	Number of accounts opened during the past year, 5; number closed, 6; decrease, 1.		
8	Amount deposited, including interest credited, during the past year, . . .		0
9	Amount withdrawn during the past year, . . .		87,008.48
10	Amount of decrease, . . .		87,008.48
11	Total of interest and profit and loss, and rent accounts per last report, . . .	\$1,316.09	
12	Amount of income received during the year, . . .	8,502.72—	9,818.81
13	Total expenses, including salaries, during the year, . . .	2,826.67	
14	State tax during the year, . . .	0	
15	Town and City taxes and assessments paid, . . .	657.71	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	6,334.43	
18	Dividends, 0 per cent. paid 19..; amount, . . .	0	
	0 per cent. paid 19..; amount, . . .	0	

THE STONINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	0—	\$9,818.81
21	Amounts charged off from surplus account,		3,331.89
22	Amount of assets yielding no income the past year,		8,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.00983%
28	Net income from foreclosed real estate during the past year,		728.15
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June 27, 1906.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June 27, 1906.		

OFFICERS. — President, Moses A. Pendleton; Treasurer, Daniel B. Spalding; Directors or Trustees, Moses A. Pendleton, George E. Grinnell, Horace W. Pendleton, Daniel B. Spalding, Oscar F. Pendleton, George H. Robinson, James H. Stivers.

SUFFIELD SAVINGS BANK.

WILLIAM J. WILSON, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$198,060.00	Whole amount of deposits, . . .	\$415,940.31
Loans on collateral security, . . .	38,473.65	Surplus account, . . .	35,076.32
Loans on personal security only, . . .	17,400.00	Interest account, less current expenses and taxes paid, . . .	3,621.34
Railroad bonds, . . .	132,000.00		
Railroad stocks, . . .	450.00		
Bank stocks in Connecticut, . . .	46,875.00		
Real estate by foreclosure, . . .	4,576.53		
Premium account, . . .	13,182.55		
Cash in banks, . . .	3,620.24		
Total assets, . . .	\$454,637.97	Total liabilities, . . .	\$454,637.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
Connecticut Western, \$	450.00	450.00	450.00
RAILROAD BONDS.			
Rome, Watertown & Og., 5s, 1922, \$	5,000.00	5,000.00	5,600.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,000.00	3,300.00
Cedar Rapids & Mo. Riv., 7s, 1916,	5,000.00	5,000.00	6,250.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	5,100.00
Central New Jersey, 5s, 1987,	5,000.00	5,000.00	6,300.00
St. Paul, Minn. & Man., 6s, 1933,	11,000.00	11,000.00	14,540.00
Chicago & Eastern Ill., 6s, 1931,	2,000.00	2,000.00	2,640.00
Chicago & Eastern Ill., 6s, 1934,	3,000.00	3,000.00	3,900.00
Chicago & Eastern Ill., 5s, 1937,	13,000.00	13,000.00	15,600.00
Chicago & Indiana Coal, 5s, 1936,	3,000.00	3,000.00	3,450.00
Louisville & Nashville, 4s, 1940,	5,000.00	5,000.00	5,050.00
Louisville & Nashville, 5s, 1937,	8,000.00	8,000.00	9,380.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	5,000.00	5,000.00	4,675.00
Term'l Assn. of St. Louis, 4s, 1953,	5,000.00	5,000.00	4,750.00
Chic., Hammond & West., 6s, 1927,	10,000.00	10,000.00	11,800.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	9,500.00
Atlantic Coast Line, 4s, 1952,	10,000.00	10,000.00	9,900.00
N. Y., Phila. & Norfolk, 4s, 1939,	9,000.00	9,000.00	9,270.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.—CONTINUED.			
Conn. Ry. & Ltg. Co., 4½s, 1951, \$	10,000.00	10,000.00	10,100.00
Consolidated Ry., guar., 4s, 1956,	5,000.00	5,000.00	5,000.00
Totals, \$	132,000.00	132,000.00	146,205.00
BANK STOCKS.			
144 shrs. First National, Suffield, \$	14,400.00	14,400.00	21,600.00
44 " " " Hartford,	4,400.00	4,400.00	6,600.00
48 " City, Hartford,	4,800.00	4,800.00	4,704.00
50 " Hartford National "	5,000.00	5,000.00	7,150.00
25 " Phoenix " "	2,500.00	2,500.00	3,125.00
40 " Conn. River, "	1,200.00	1,200.00	2,320.00
10 " National Exchange, "	500.00	500.00	650.00
15 " American National, "	750.00	750.00	1,050.00
7 " Merchants " Norwich,	700.00	700.00	756.00
10 " First " Middletown,	1,000.00	1,000.00	1,650.00
15 " Middletown, " "	1,125.00	1,125.00	1,650.00
20 " Thomaston " Thomaston,	2,000.00	2,000.00	2,160.00
25 " Manufacturers Nat., Waterbury,	2,500.00	2,500.00	3,200.00
50 " Waterbury " "	2,500.00	2,500.00	4,050.00
10 " Southington " Southington,	1,000.00	1,000.00	1,150.00
25 " Torrington " Torrington,	2,500.00	2,500.00	3,250.00
Totals, \$	46,875.00	46,875.00	65,065.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,102; total amount,	\$212,791.58
2	Number of depositors having \$1,000 and not over \$2,000,	97; total amount,	126,750.09
3	Number of depositors having over \$2,000 and not over \$10,000,	26; total amount,	76,398.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,225; total deposits,	\$415,940.31
6	Largest amount due a single depositor,		5,424.80
7	Number of accounts opened during the past year, 232; number closed, 132; increase, 100.		
8	Amount deposited, including interest credited, during the past year,		125,156.30
9	Amount withdrawn during the past year, "		97,746.41
10	Amount of increase,		27,409.89

SUFFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss, and rent accounts per last report,	\$11,918.86	
12	Amount of income received during the year,	24,532.79	\$36,451.65
13	Total expenses, including salaries, during the year,	2,693.39	
14	State tax during the year,	725.44	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	600.00	
17	All other amounts charged off,	287.86	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	7,396.89	
	2 per cent. paid July, 1906; amount,	7,600.64	
19	Net amount carried to surplus,	13,526.09	
20	Total of interest and profit and loss and rent accounts per this report,	3,621.34	36,451.65
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		11,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday of July.		

OFFICERS.—President, Charles C. Bissell; Treasurer, William J. Wilson; Directors or Trustees, Chas. C. Bissell, Dwight S. Fuller, Mathew T. Newton, Arthur Sikes, David L. Brockett, James O. Haskins, Geo. A. Harmon, Frederick R. Hatheway, Arthur R. Leete, Leavitt P. Bissell, Samuel R. Spencer, William J. Wilson.

TERRYVILLE SAVINGS BANK.

JASON C. FENN, Treasurer.

INCORPORATED, 1901.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$61,360.00	Whole amount of deposits, . . .	\$77,035.42
Loans on collateral security, . . .	1,330.00	Surplus account, . . .	1,100.00
Town, city, and borough notes and orders, . . .	13,000.00	Interest account, less current expenses and taxes paid, . . .	2,360.66
Bank stocks in Connecticut, . . .	400.00		
Cash in banks, . . .	3,018.94		
Cash in vault, . . .	1,387.14		
Total assets, . . .	\$80,496.08	Total liabilities, . . .	\$80,496.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Plymouth, \$	13,000.00	13,000.00	13,000.00
BANK STOCKS.			
4 shrs. Yale National, New Haven, . . . \$	400.00	400.00	540.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	357; total amount,	\$53,807.86
2	Number of depositors having \$1,000 and not over \$2,000, . . .	15; total amount,	17,785.78
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	2; total amount,	5,441.78
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	374; total deposits,	\$77,035.42
6	Largest amount due a single depositor, . . .		3,231.14
7	Number of accounts opened during the past year, 123; number closed, 82; increase, 41.		
8	Amount deposited, including interest credited, during the past year, . . .		50,188.01
9	Amount withdrawn during the past year, . . .		33,831.88
10	Amount of increase, . . .		16,356.13
11	Total of interest and profit and loss, and rent accounts per last report, . . .	\$1,890.78	

TERRYVILLE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Amount of income received during the year, . . .	\$3,652.67—	\$5,543.45
13	Total expenses, including salaries, during the year, . . .	235.18	
14	State tax during the year, . . .	32.97	
15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	0	
18	Dividends, 1 $\frac{3}{4}$ per cent. paid Feb. 1, 1906; amount, . . .	952.67	
	1 $\frac{3}{4}$ per cent. paid Aug. 1, 1906; amount, . . .	1,111.97	
19	Net amount carried to surplus, . . .	850.00	
20	Total of interest and profit and loss and rent accounts per this report, . . .	2,360.66—	5,543.45
21	Amount of past-due paper at this time is . . .		0
22	Amount of assets yielding no income the past year, . . .		0
23	Loans on real estate—are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		13,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .		700.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .		0
28	Net income from foreclosed real estate during the past year, . . .		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January 29, 1906.		
30	Date of annual meeting to elect President, Treasurer, and other officers, January 29, 1906.		

OFFICERS — President, George C. Clark; Treasurer, Jason C. Fenn; Directors or Trustees, Rollin J. Plumb, Frederick A. Scott, James J. Murphy, Thomas F. Higgins, Edgar L. Pond, Henry E. Hinman.

THOMASTON SAVINGS BANK.

HENRY E. STROUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$772,935.00	Whole amount of deposits, . . .	\$898,940.83
Loans on collateral security, . . .	38,380.00	Surplus account, . . .	48,000.00
Loans on personal security only, . . .	18,550.00	Interest account, less current expenses and taxes paid, . . .	63,251.56
Town, city, and borough notes and orders, . . .	7,000.00		
School district notes and orders, . . .	17,200.00		
Town, city, school district, and corporation bonds, . . .	50,000.00		
Railroad bonds, . . .	45,000.00		
Bank stocks in Connecticut, . . .	52,657.50		
Cash in banks, . . .	7,092.07		
Cash in vault, . . .	1,377.82		
Total assets, . . .	\$1,010,192.39	Total liabilities, . . .	\$1,010,192.39

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, orders, . . . \$	5,000.00	5,000.00	5,600.00
“ Harwinton, orders, . . .	2,000.00	2,000.00	2,000.00
Totals, \$	7,000.00	7,000.00	7,600.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Waterville, Waterville, Conn., . . . \$	17,200.00	17,200.00	17,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Ct., 4s, 1910, \$	5,000.00	5,000.00	5,200.00
“ Naugatuck, “ 4s, 1912, . . .	10,000.00	10,000.00	10,400.00
City of Minneapolis, Minn., 4s, 1920, . . .	5,000.00	5,000.00	5,250.00
“ Columbus, O., 5s, 1920, . . .	5,000.00	5,000.00	5,700.00
“ Newark, N. J., 4s, 1922, . . .	5,000.00	5,000.00	5,250.00

THOMASTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City of Omaha, Neb., 5s, 1912, \$		10,000.00	10,000.00	10,300.00
" Chicago, Ill., 4s, 1913,		10,000.00	10,000.00	10,200.00
Totals, \$		50,000.00	50,000.00	52,300.00
RAILROAD BONDS.				
Chicago, Mil. & St. Paul:—				
Dubuque Division, 6s, 1920, \$		6,000.00	6,000.00	6,700.00
McK'sport & Belle Vernon, 6s, 1918,		5,000.00	5,000.00	5,600.00
C., B. & Q., Iowa Div., 4s, 1919,		9,000.00	9,000.00	9,200.00
Morris & Essex, 7s, 1914,		5,000.00	5,000.00	5,900.00
Montana Central, 6s, 1937,		10,000.00	10,000.00	12,400.00
Chicago, R. I. & Pacific, 4s, 1988,		10,000.00	10,000.00	10,200.00
Totals, \$		45,000.00	45,000.00	50,000.00
BANK STOCKS.				
5 shrs. Mid'sex Co. Nat., Middletown, \$		500.00	500.00	500.00
10 " First " "		1,000.00	1,000.00	1,100.00
15 " Birmingham Nat., Derby,		1,500.00	1,500.00	2,400.00
40 " Uncas " Norwich,		4,000.00	4,000.00	4,000.00
10 " Merchants " "		1,000.00	1,000.00	1,000.00
20 " National Ex., Hartford,		1,000.00	1,000.00	1,300.00
15 " Hartford National, "		1,500.00	1,500.00	2,000.00
18 " Phoenix " "		1,800.00	1,800.00	2,200.00
35 " City, " "		3,500.00	3,500.00	3,500.00
105 " Waterbury " Waterbury,		5,250.00	5,250.00	8,200.00
100 " Manufacturers Nat., " "		10,000.00	10,000.00	15,000.00
35 " Merchants Nat., New Haven,		1,750.00	1,612.50	2,000.00
12 " Second " "		1,200.00	1,200.00	2,000.00
11 " Yale " "		1,100.00	1,100.00	1,500.00
40 " City " Danbury,		4,000.00	4,000.00	4,500.00
9 " First National, Rockville,		900.00	900.00	1,000.00
25 " First " Wallingford,		2,500.00	2,500.00	3,100.00
13 " First " Portland,		1,300.00	1,295.00	1,350.00
33 " Southington " Southington,		3,300.00	3,300.00	4,000.00
11 " New Britain " New Britain,		1,100.00	1,100.00	1,800.00
16 " Home " Meriden,		1,600.00	1,600.00	1,800.00
30 " Union, New London,		3,000.00	3,000.00	3,100.00
Totals, \$		52,800.00	52,657.50	67,350.00

THOMASTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,097; total amount,	\$407,686.50
2	Number of depositors having \$1,000 and not over \$2,000,	200; total amount,	267,622.77
3	Number of depositors having over \$2,000 and not over \$10,000,	77; total amount,	223,631.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,374; total deposits,	\$898,940.83
6	Largest amount due a single depositor,		5,949.43
7	Number of accounts opened during the past year, 346; number closed, 242; increase, 104.		
8	Amount deposited, including interest credited, during the past year,		242,961.61
9	Amount withdrawn during the past year,		170,846.61
10	Amount of increase,		72,116.00
11	Total of interest and profit and loss, and rent accounts per last report,	\$56,534.01	
12	Amount of income received during the year,	49,213.19—	105,747.20
13	Total expenses, including salaries, during the year,	4,615.33	
14	State tax during the year,	1,823.26	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	112.50	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1906; amount,	16,096.12	
	2 per cent. paid July 1, 1906; amount,	16,848.43	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	63,251.56—	105,747.20
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		26,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.—President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, G. A. Stoughton, L. D. Kenea, W. G. French, Edward C. Stoughton, Henry A. Welton, R. T. Andrews, F. W. Etheridge, Henry E. Stoughton.

THOMPSON SAVINGS BANK OF PUTNAM.

FLORENUS E. CLARK, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$21,680.00	Whole amount of deposits.	\$24,851.09
Loans on collateral security, . .	.18		
Profit and loss account, . .	1,022.91		
Cash in bank,	1,034.83		
Cash in vault,	1,113.17		
Total assets,	\$24,851.09	Total liabilities,	\$24,851.09

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,516; total amount,	\$24,851.09
2	Number of depositors having \$1,000 and not over \$2,000,	0; total amount,	0
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,516; total deposits,	\$24,851.09
6	Largest amount due a single depositor,		784.41
7	Number of accounts opened during the past year, 16; number closed, 8; increase, 8 by transfer.		
8	Amount deposited, including interest credited, during the past year,		0
9	Amount withdrawn during the past year,		18,586.92
10	Amount of decrease,		18,586.92
11	Total of interest and profit and loss, and rent accounts per last report,	\$3,772.68	
12	Amount of income received during the year,	1,137.62—	4,910.30
13	Total expenses, including salaries, during the year,	1,125.48	
14	State tax during the year,	0	
15	Town and City taxes and assessments paid,	40.98	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	3,743.84	
18	Dividends, 0 per cent. paid 19..; amount,	0	
	0 per cent. paid 19..; amount,	0	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	0—	4,910.30
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0

THOMPSON SAVINGS BANK OF PUTNAM.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$0.18
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Tuesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, last Tuesday in July.	

OFFICERS.—President, Oscar Tourtellotte; Treasurer, Florenus E. Clark; Directors or Trustees, Thomas Hutchinson, John M. Cunningham, George H. Nichols, Marvin D. Elliott, Oscar Tourtellotte, Henry Paradis, L. P. Lamoureux, David Chase, O. G. Chase, Florenus E. Clark, Ernest M. Arnold, William B. Chandler.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$515,050.00	Whole amount of deposits, . . .	\$1,575,191.61
Loans on collateral security, . . .	33,900.00	Surplus account, . . .	43,500.00
Loans on personal security only, . . .	97,000.00	Interest account, less current expenses and taxes paid, . . .	17,848.31
Town, city, and borough notes and orders, . . .	174,200.00		
United States bonds, . . .	20,000.00		
State bonds, . . .	40,000.00		
Town, city, school district, and corporation bonds, . . .	380,000.00		
Railroad bonds, . . .	285,000.00		
Bank stocks in Connecticut, . . .	14,525.00		
Premium account, . . .	17,000.00		
Cash in banks, . . .	50,597.34		
Cash in vault, . . .	9,267.58		
Total assets, . . .	\$1,636,539.92	Total liabilities, . . .	\$1,636,539.92

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Twos of 1930, \$	20,000.00	20,000.00	21,000.00
STATE BONDS.			
Massachusetts, 3½s, 1923, \$	20,000.00	20,000.00	20,500.00
Connecticut, 3s, 1910, . . .	20,000.00	20,000.00	20,100.00
Totals, \$	40,000.00	40,000.00	40,600.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, \$	73,000.00	73,000.00	73,000.00
" Thomaston,	15,000.00	15,000.00	15,000.00
Bor. of Torrington,	76,200.00	76,200.00	76,200.00
" Winsted,	10,000.00	10,000.00	10,000.00
Totals, \$	174,200.00	174,200.00	174,200.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Bristol, Ct., 4s, 1927, \$	10,000.00	10,000.00	10,400.00
" Meriden, " 3½s, 1917,	10,000.00	10,000.00	10,000.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,350.00
" New Britain, " 3½s, 1929,	10,000.00	10,000.00	9,800.00
" Stamford, " 4s, 1927,	10,000.00	10,000.00	10,400.00
" Suffield, " 4s, 1915,	5,000.00	5,000.00	5,175.00
" Thomaston, " 4s, 1924,	50,000.00	50,000.00	52,000.00
Bor. of Torrington, " 4s, 1924,	30,000.00	30,000.00	31,200.00
City of Ansonia, " 4s, 1915,	10,000.00	10,000.00	10,350.00
" Bridgeport, " 3½s,	10,000.00	10,000.00	9,900.00
" Meriden, " 4s, 1909,	5,000.00	5,000.00	5,100.00
" New Haven, " 4s, 1913,	30,000.00	30,000.00	30,900.00
" New Haven, " 3½s, 1912,	10,000.00	10,000.00	9,900.00
" New London, " 3½s, 1931,	10,000.00	10,000.00	9,800.00
" Hartford, " 4s, 1918,	20,000.00	20,000.00	20,600.00
" Hartford, " 3½s, 1954,	20,000.00	20,000.00	20,000.00
School Districts:—			
First, Hartford, " 4s, 1927,	10,000.00	10,000.00	10,450.00
South, Hartford, " 3½s, 1942,	10,000.00	10,000.00	10,000.00
New Haven, N. H., " 4s, 1909,	5,000.00	5,000.00	5,050.00
Wallingford, " 4s, 1936,	5,000.00	5,000.00	5,200.00
Center, Waterbury, " 4s, 1927,	10,000.00	10,000.00	10,300.00
City of Boston, Mass., 4s, 1911,	10,000.00	10,000.00	10,300.00
" Boston, " 4s, 1915,	10,000.00	10,000.00	10,350.00
" Boston, " 3½s, 1919,	10,000.00	10,000.00	9,900.00
" Boston, " 3½s, 1922,	20,000.00	20,000.00	19,850.00
" Boston, " 3½s, 1923,	10,000.00	10,000.00	9,925.00
" Chicago, Ill., 4s, 1917,	10,000.00	10,000.00	10,150.00
" Cleveland, O., 4s, 1921,	10,000.00	10,000.00	10,300.00
" Providence, R. I., 3s, 1927,	10,000.00	10,000.00	9,200.00
Totals, \$	380,000.00	380,000.00	386,850.00
RAILROAD BONDS.			
Boston & Albany, 3½s, 1952, \$	20,000.00	20,000.00	18,600.00
Chicago, R. I. & Pacific, 4s, 1988,	30,000.00	30,000.00	30,600.00
Chicago & Eastern Ill., 5s, 1937,	10,000.00	10,000.00	11,900.00
Chicago, Mil. & St. Paul, 4s, 1989,	20,000.00	20,000.00	21,700.00
C. & P., Western Div., 5s, 1921,	10,000.00	10,000.00	11,250.00
Chicago, Burl. & Quincy, 4s, 1949,	20,000.00	20,000.00	20,600.00
Cleveland & Pittsburg, 3½s, 1950,	10,000.00	10,000.00	9,550.00
Danbury & Norwalk, 4s, 1955,	10,000.00	10,000.00	10,400.00
Harlem Riv. & Port Ches., 4s, 1911,	15,000.00	15,000.00	15,525.00
Illinois Central, 1st, 4s, 1951,	20,000.00	20,000.00	21,800.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
New London Northern, 4s, 1910, \$	15,000.00	15,000.00	15,150.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,050.00
N. Y., N. H. & Hartford, 4s, 1914,	40,000.00	40,000.00	40,400.00
N. Y., N. H. & Hartford, 4s, 1947,	20,000.00	20,000.00	20,300.00
N. Y. Cent. & Hud. Riv., 3½s, 1907,	10,000.00	10,000.00	9,350.00
Rome, Water., & Ogdens., 5s, 1922,	10,000.00	10,000.00	11,400.00
Michigan Central, 4s, 1940,	10,000.00	10,000.00	10,400.00
Old Colony, 4s, 1924,	10,000.00	10,000.00	10,200.00
Totals, \$	285,000.00	285,000.00	294,175.00
BANK STOCKS.			
28 shrs First Nat., Litchfield, \$	2,800.00	2,800.00	2,800.00
31 " Hurlburt " Winsted,	3,100.00	4,650.00	4,650.00
25 " Thomaston " Thomaston,	2,500.00	2,500.00	2,500.00
15 " Brooks " Torrington,	1,500.00	1,875.00	2,250.00
20 " Waterbury " Waterbury,	1,000.00	1,500.00	1,500.00
12 " National Iron, Falls Village,	1,200.00	1,200.00	1,200.00
Totals, \$	12,100.00	14,525.00	14,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,455; total amount,	\$879,596.19
2	Number of depositors having \$1,000 and not over \$2,000,	267; total amount,	348,297.84
3	Number of depositors having over \$2,000 and not over \$10,000,	102; total amount,	335,745.67
4	Number of depositors having over \$10,000,	1; total amount,	11,551.91
5	Total number of depositors,	4,825; total deposits,	\$1,575,191.61
6	Largest amount due a single depositor,		11,551.91
7	Number of accounts opened during the past year, 934; number closed, 735; increase, 199.		
8	Amount deposited, including interest credited, during the past year,		508,464.31
9	Amount withdrawn during the past year,		413,325.80
10	Amount of increase,		95,138.51
11	Total of interest and profit and loss, and rent accounts per last report,	\$14,789.33	
12	Amount of income received during the year,	67,030.41—	81,819.74
13	Total expenses, including salaries, during the year,	5,073.50	

TORRINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

14	State tax during the year,	\$3,630.20	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,019.73	
17	All other amounts charged off,	300.00	
18	Dividends, 1¼ per cent. paid Jan., 1906; amount,	24,288.19	
	1¼ per cent. paid July, 1906; amount,	25,190.48	
19	Net amount carried to surplus,	2,469.33	
20	Total of interest and profit and loss and rent accounts per this report,	17,848.31—	\$81,819.74
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	11,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	45,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.— President, Charles F. Brooker; Treasurer, Isaac W. Brooks; Trustees, Isaac W. Brooks, Charles F. Brooker, Charles L. McNeil, Edward I. Coe, Luther G. Turner, John N. Brooks, George B. Alvord.

UNION SAVINGS BANK, DANBURY.

CARROLL D. RYDER, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$598,808.00	Whole amount of deposits,	\$2,011,857.33
Loans on collateral security,	18,600.00	Surplus account,	75,000.00
Loans on personal security only,	26,700.00	Interest account, less current expenses and taxes paid,	52,283.40
Town, city, and borough notes and orders,	2,000.00		
Town, city, school district, and corporation bonds,	146,979.00		
Railroad bonds,	1,065,411.25		
Bank stocks in Connecticut,	27,300.00		
Bank stocks in other states,	2,200.00		
Real estate by foreclosure,	106,382.42		
Banking house,	25,000.00		
Insurance and taxes advanced on real estate mortgaged,	157.12		
Premium account,	86,469.90		
Cash in banks,	26,240.47		
Cash in vault,	6,892.57		
Total assets,	\$2,139,140.73	Total liabilities,	\$2,139,140.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bethel, \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1918, \$	5,000.00	5,000.00	4,975.00
Atlantic City, N. J., 4s, 1919,	5,000.00	5,000.00	4,975.00
Bay City, Mich., 4s, 1907,	5,000.00	5,000.00	4,987.00
Canton, Ohio, 4½s, 1912,	5,000.00	5,000.00	5,125.00
Hamilton, Ohio, 4½s, 1920,	5,000.00	5,000.00	5,150.00
Kansas City, Kan., 6s, 1907,	3,000.00	3,000.00	3,022.50
Kansas City, Kan., 6s, 1909,	2,000.00	2,000.00	2,085.00
Kansas City, Kan., 6s, 1910,	3,000.00	3,000.00	3,180.00
Killingly, Ct., 3½s, 1920,	14,000.00	14,000.00	13,265.00
Los Angeles, Cal., 4s, 1908,	3,000.00	3,000.00	2,992.50

UNION SAVINGS BANK, DANBURY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.				
Los Angeles, Cal.,	4s, 1913,	\$ 2,000.00	2,000.00	2,000.00
Los Angeles, Cal.,	4s, 1918,	3,500.00	3,500.00	3,500.00
Los Angeles, Cal.,	4s, 1923,	1,500.00	1,500.00	1,500.00
Muskegon, Mich.,	5s, 1907,	5,000.00	5,000.00	5,009.00
Paterson, N. J.,	4½s, 1909,	5,000.00	5,000.00	5,025.00
Portland, Ore.,	5s, 1922,	5,000.00	5,000.00	5,450.00
Portland, Ore.,	5s, 1925,	5,000.00	5,000.00	5,500.00
Pueblo, Col.,	4½s, 1918,	15,000.00	15,000.00	15,525.00
Sioux City, Iowa,	4½s, 1915,	10,000.00	10,000.00	10,275.00
Spokane, Wash.,	5s, 1914,	10,000.00	10,000.00	10,625.00
Topeka, Kan.,	5s, 1913,	10,000.00	10,000.00	10,450.00
Woonsocket, R. I.,	3½s, 1931,	20,000.00	20,000.00	18,450.00
Woonsocket, R. I.,	4s, 1907,	5,000.00	4,979.00	4,987.00
Totals,		\$ 147,000.00	146,979.00	148,053.00
RAILROAD BONDS.				
Ashland Coal & Iron,	4s, 1925,	\$ 10,000.00	10,000.00	9,000.00
Atlantic Coast Line:—				
1st Con. Mtge.,	4s, 1952,	50,000.00	50,000.00	48,800.00
Alabama Midland,	5s, 1928,	5,000.00	5,000.00	5,563.00
Savan., Flor. & West.,	5s, 1934,	10,000.00	10,000.00	11,275.00
Wilmington & Weldon,	5s, 1935,	5,000.00	5,000.00	5,700.00
Buffalo & Susquehanna,	4s, 1951,	35,000.00	34,205.00	33,338.00
Burl., Cedar Rapids & No.,	5s, 1934,	35,000.00	35,000.00	40,775.00
C., B. & Q., Illinois Div.,	4s, 1949,	20,000.00	20,000.00	20,450.00
C. R., Ia. F. & N. W.,	5s, 1921,	5,000.00	5,000.00	5,487.00
Chicago & Alton,	3s, 1949,	10,000.00	8,150.00	7,825.00
Chicago & Eastern Ill.:—				
1st Mortgage,	6s, 1907,	17,000.00	17,000.00	17,153.00
Consol. Mortgage,	5s, 1937,	37,000.00	37,000.00	42,550.00
Chic. & Indiana Coal,	5s, 1936,	25,000.00	25,000.00	28,687.00
Chicago, R. I. & Pacific,	4s, 1988,	40,000.00	40,000.00	39,800.00
Chicago, Mil. & St. Paul:—				
Chic. & Lake Sup. Div.,	5s, 1921,	10,000.00	10,000.00	11,050.00
Chicago & Pac. West.,	5s, 1921,	25,000.00	25,000.00	27,625.00
Dakota & Gt. Southern,	5s, 1916,	10,000.00	10,000.00	10,675.00
Hastings & Dakota,	7s, 1910,	5,000.00	5,000.00	5,400.00
La Crosse & Davenport,	5s, 1919,	5,000.00	5,000.00	5,437.00
Milwaukee & Northern,	6s, 1910,	10,000.00	10,000.00	10,560.00
So. Western Division,	6s, 1909,	5,000.00	5,000.00	5,200.00
Terminal Mortgage,	5s, 1914,	10,000.00	10,000.00	10,475.00
Wisconsin Valley Div.,	6s, 1920,	1,000.00	1,000.00	1,205.00
Wisconsin Valley,	7s, 1909,	5,000.00	5,000.00	5,263.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Chic., St. P., M. & O., 6s, 1930, \$	10,000.00	10,000.00	12,900.00
Chic., St. P., M. & O., 3½s, 1930,	30,000.00	28,175.00	27,600.00
Madison Extension, 7s, 1911,	14,500.00	14,500.00	16,168.00
Menominee Extension, 7s, 1911,	12,000.00	12,000.00	13,398.00
Elgin, Joliet & Eastern, 5s, 1941,	25,000.00	25,000.00	28,750.00
Erie:—			
Buffalo, N. Y. & Erie, 7s, 1916,	9,000.00	9,000.00	10,710.00
Evansville & Terre Haute:—			
Mt. Vernon Branch, 6s, 1923,	8,000.00	8,000.00	8,720.00
Sullivan Co. Branch, 5s, 1930,	30,000.00	30,000.00	30,525.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	10,845.00
Illinois Central:—			
Chic., S. L. & New Or., 5s, 1951,	10,000.00	10,000.00	11,925.00
Louisville Division, 3½s, 1953,	5,000.00	4,950.00	4,475.00
Louisville & Nashville, 5s, 1937,	5,000.00	5,000.00	5,675.00
Louis., Cin. & Lexington, 7s, 1907,	15,000.00	15,000.00	15,285.00
Michigan Central:—			
Det. & Bay City, reg., 5s, 1931,	10,000.00	10,000.00	11,710.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,750.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	22,050.00
Missouri Pacific:—			
S. L., I. M. & S., R. & G., 4s, 1933,	20,000.00	18,915.00	18,350.00
Gen. Con., 5s, 1931,	20,000.00	20,000.00	22,450.00
N. Y., N. H. & Hartford:—			
Harlem & Port C. Div., 4s, 1954,	50,000.00	50,000.00	51,250.00
Consolidated Ry., 3s-4s, 1930,	10,000.00	8,960.00	8,750.00
Consolidated Ry., 4s, 1954,	10,000.00	9,818.75	9,650.00
Consolidated Ry., 4s, 1955,	10,000.00	9,837.50	9,650.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	11,400.00
Pere Marquette:—			
Detroit, G. R. & West., 4s, 1946,	7,500.00	7,500.00	7,425.00
Pittsburg & Lake Erie:—			
Pitta., McK. & Yough., 6s, 1932,	20,000.00	20,000.00	25,700.00
McK'sport & Belle V., 6s, 1918,	10,000.00	10,000.00	11,650.00
Southern Indiana, 4s, 1951,	30,000.00	28,650.00	27,000.00
St. Paul, Minn. & Man.:—			
1st Mortgage, 6s, 1909,	5,000.00	5,000.00	5,220.00
Consol. Mtg., reg., 6s, 1933,	2,000.00	2,000.00	2,590.00
Consol. Mtg., 4½s, 1933,	10,000.00	10,000.00	10,750.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	26,450.00
East. of Minn., 5s, 1908,	18,000.00	18,000.00	18,022.00
East. of Minn., N. Div., 4s, 1948,	25,000.00	25,000.00	24,750.00
Montana Central, 6s, 1937,	20,000.00	20,000.00	25,950.00
Montana Central, 5s, 1937,	16,000.00	16,000.00	18,400.00
Montana Extension, 4s, 1937,	10,000.00	10,000.00	10,012.00
Willmar & Sioux Falls, 5s, 1938,	11,000.00	11,000.00	12,622.00
Sunbury, Haz. & Wilks., 5s, 1928,	6,800.00	6,800.00	7,276.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Term'l Assn. of St. Louis, 4½s, 1939, \$	24,000.00	24,000.00	26,160.00
Term'l Assn. of St. Louis, 5s, 1944,	20,000.00	20,000.00	23,100.00
Term'l Assn. of St. Louis, 4s, 1953,	10,000.00	9,950.00	9,375.00
Western Maryland:—			
Balt. & Cumb. Val. Ex., 6s, 1931,	20,000.00	20,000.00	23,700.00
Balt. & Harrisburg, 5s, 1936,	20,000.00	20,000.00	22,800.00
Potomac Valley, 5s, 1941,	20,000.00	20,000.00	22,650.00
Totals, \$	1,073,800.00	1,065,411.25	1,143,881.00
BANK STOCKS.			
130 shrs. City National, Danbury, \$	13,000.00	13,000.00	13,780.00
90 " Danbury " "	9,000.00	9,000.00	9,540.00
3 " National of Norwalk,	300.00	300.00	330.00
50 " City National, So. Norwalk,	5,000.00	5,000.00	10,000.00
22 " Citizens Cent. Nat., N. Y.,	2,200.00	2,200.00	3,190.00
Totals, \$	29,500.00	29,500.00	36,840.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,719; total amount, \$1,002,042.24
2	Number of depositors having \$1,000 and not over \$2,000,	436; total amount, 582,215.97
3	Number of depositors having over \$2,000 and not over \$10,000,	142; total amount, 427,599.12
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,297; total deposits, \$2,011,857.33
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 1,429; number closed, 845; increase, 584.	
8	Amount deposited, including interest credited, during the past year,	673,608.11
9	Amount withdrawn during the past year,	465,967.18
10	Amount of increase,	207,640.93
11	Total of interest and profit and loss, and rent accounts per last report,	\$45,125.83
12	Amount of income received during the year,	103,466.27— 148,592.10
13	Total expenses, including salaries, during the year,	11,955.79
14	State tax during the year,	1,880.10
15	Town and City taxes and assessments paid,	2,862.85

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Net amount of premiums charged off,	\$14,224.00	
17	All other amounts charged off,	4,270.00	
18	Dividends, 1½ per cent. paid Oct. 1, 1905; amount,	29,737.86	
	1½ per cent. paid Apr. 1, 1906; amount,	31,378.10	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	52,283.40	—\$148,592.10
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,845.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		24,250.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2.75%
28	Net income from foreclosed real estate during the past year,		2,735.02
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.		

OFFICERS.—President, S. C. Holley; Treasurer, C. D. Ryder; Directors or Trustees, John H. Fanton, George E. Chichester, Luman L. Hubbell, Thomas C. Millard, Edward S. Fairchild, Howard B. Scott, George B. Fairchild, Henry Bernd, Frederick M. Thompson.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1906.

ASSETS.	LIABILITIES.
Loans on real estate, . \$2,120,860.09 Loans on collateral security, 733,422.67 Loans on personal security only, 320,192.69 Town, city, and borough notes and orders, 5,000.00 School district notes and orders, 1,115.00 United States bonds, 1,000.00 Town, city, school district, and corporation bonds, 379,000.00 Railroad bonds, 2,237,105.50 Bank stocks in Connecticut, 150,850.00 Real estate by foreclosure, 869.94 Banking house, 88,402.35 Insurance and taxes advanced on real estate mortgaged, 2,033.07 Premium account, 79,246.41 Over and short account, 2,245.75 Cash in banks, 134,957.89	Whole amount of deposits, \$6,063,298.11 Surplus account, 150,000.00 Profit and loss account, 42,645.08 Rent account, 358.17
Total assets, . . \$6,256,301.36	Total liabilities, . . \$6,256,301.36

INVESTMENTS.

DESCRIPTION.	PAR. VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
United States bonds, . . . \$	1,000.00	1,000.00	1,030.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Plymouth, \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
South School District, Watertown, . \$	1,115.00	1,115.00	1,115.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, 4s, 1933, \$	13,000.00	13,000.00	13,000.00
Colorado Springs, 4s, 1921, \$	5,000.00	5,000.00	5,000.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Hartford, First Dist. Sch., 4s, 1927, \$		25,000.00	25,000.00	25,445.00
Kansas City, Kan., 5s, 1913,		25,000.00	25,000.00	26,512.00
Kansas City, Kan., 5s, 1917,		6,000.00	6,000.00	6,529.00
Kansas City, Kan., 5s, 1928,		15,000.00	15,000.00	17,118.00
New Britain, Ct., 3½s, 1924,		25,000.00	25,000.00	23,817.00
Omaha, 4s, 1924,		15,000.00	15,000.00	15,192.00
Orange, Ct., 4s, 1925,		25,000.00	25,000.00	25,000.00
Toledo, 3½s, 1929,		5,000.00	5,000.00	4,700.00
Toledo, 3½s, 1930,		45,000.00	45,000.00	42,282.00
Waterbury, sewer, 4s, 1907,		5,000.00	5,000.00	5,000.00
Waterbury, sewer, 4s, 1908,		5,000.00	5,000.00	5,000.00
Waterbury, sewer, 4s, 1909,		5,000.00	5,000.00	5,000.00
Waterbury, cent. sch. dis., 4s, 1907-10,		40,000.00	40,000.00	40,000.00
Waterbury, cent. sch. dis., 4s, 1939,		10,000.00	10,000.00	10,185.00
Waterbury, cent. sch. dis., 4s, 1940,		10,000.00	10,000.00	10,187.00
Waterbury, cent. sch. dis., 4s, 1941,		10,000.00	10,000.00	10,190.00
Waterbury, Court House, 4s, 1908,		15,000.00	15,000.00	15,000.00
Waterbury, Court House, 4s, 1913,		15,000.00	15,000.00	15,000.00
Waterbury, cent. dist., 3½s, 1912-13,		19,000.00	19,000.00	19,000.00
Waterbury, water, 3½s, 1912,		1,000.00	1,000.00	1,000.00
Waterbury, water, 3½s, 1910,		5,000.00	5,000.00	5,000.00
Waterbury, water, 3½s, 1919,		5,000.00	5,000.00	5,000.00
New York City, 5s, 1906,		30,000.00	30,000.00	30,000.00
Totals, \$		379,000.00	379,000.00	380,157.00
RAILROAD BONDS.				
Buffalo & Susquehanna, 4s, 1951, \$		40,000.00	38,968.00	38,000.00
Clearfield & Mahoning, 5s, 1943,		25,000.00	25,000.00	29,750.00
Central New Jersey, 5s, 1987,		15,000.00	15,000.00	18,750.00
Chesapeake & Ohio, 4½s, 1992,		3,000.00	3,000.00	3,120.00
Chicago, Mil. & St. Paul, 4s, 1989,		15,000.00	15,000.00	16,250.00
Chicago, Mil. & St. Paul, 5s, 1921,		10,000.00	10,000.00	11,100.00
Chicago, R. I. & Pacific, 4s, 1988,		120,000.00	120,000.00	120,000.00
Chicago & Eastern Ill., 5s, 1937,		230,000.00	230,000.00	266,800.00
Chicago & Eastern Ill., 6s, 1934,		40,000.00	40,000.00	52,000.00
Chicago & Indiana Coal, 5s, 1936,		100,000.00	100,000.00	116,000.00
Chicago, St. P., M. & O., 6s, 1930,		25,000.00	25,000.00	32,500.00
Chicago & Western Ind., 6s, 1932,		25,000.00	25,000.00	27,500.00
Chic., Burl. & Quincy, 4s, 1949,		25,000.00	25,000.00	25,250.00
Chic., Burl. & Quincy, 4s, 1919,		5,000.00	5,000.00	5,000.00
Chicago, St. L. & N. O., 3½s, 1951,		25,000.00	25,000.00	23,000.00
Conn. Ry. & Ltg. Co., 4½s, 1951,		20,000.00	20,000.00	20,000.00
Consolidated, 3-3½-4s, 1930,		160,000.00	144,137.50	144,000.00
Guaranteed, 4s, 1956,		25,000.00	25,000.00	25,000.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Burl., Ced. Rap., & No., 5s, 1934, \$	40,000.00	40,000.00	46,400.00
Evansville & Terre Haute, 6s, 1923,	11,000.00	11,000.00	12,540.00
Genesee & Wyoming, 5s, 1929,	25,000.00	25,000.00	26,750.00
Illinois Central, 3½s, 1951,	50,000.00	50,000.00	49,000.00
Eastern of Minn., 4s, 1948,	100,000.00	100,000.00	100,000.00
Montana Central, 6s, 1937,	160,000.00	160,000.00	209,600.00
Montana Central, 5s, 1937,	75,000.00	75,000.00	87,000.00
Minneapolis & St. Louis, 4s, 1949,	105,000.00	105,000.00	97,650.00
Minneapolis & St. Louis, 4s, 1949,	25,000.00	24,000.00	23,250.00
N. Y. & Long Branch, 4s, 1941,	25,000.00	25,000.00	26,250.00
N. Y., N. H. & Hartford, 4s, 1956,	10,000.00	10,000.00	10,100.00
Peoria & Northwestern, 3½s, 1926,	25,000.00	24,562.50	23,250.00
Peoria & Pekin, 6s, 1921,	50,000.00	50,000.00	61,000.00
Potomac Valley, 5s, 1941,	30,000.00	30,000.00	34,200.00
St. Paul, Minn. & Man., 6s, 1933,	150,000.00	150,000.00	196,500.00
St. Paul, Minn. & Man., 4½s, 1933,	120,000.00	120,000.00	127,200.00
St. Paul, Minn. & Man., 4s, 1937,	128,000.00	128,000.00	128,000.00
Sioux City & Pacific, 3½s, 1936,	25,000.00	24,562.50	23,250.00
Staten Island, 4½s, 1943,	42,000.00	42,000.00	42,000.00
St. L., Iron Mt. & So., 5s, 1931,	25,000.00	25,000.00	28,250.00
Pittsburg & McKeesport, 6s, 1932,	8,000.00	8,000.00	10,640.00
Terre Haute & Ind'polis, 5s, 1925,	50,000.00	50,000.00	55,500.00
Willmar & Sioux Falls, 5s, 1938,	45,000.00	45,000.00	51,300.00
Southern Indiana, 4s, 1951,	25,000.00	23,875.00	23,750.00
Totals, \$	2,257,000.00	2,237,105.50	2,467,400.00
BANK STOCKS.			
683 shrs. Citizens Nat. Waterbury, \$	68,300.00	68,300.00	88,790.00
355 " Waterbury " "	17,750.00	17,750.00	28,400.00
20 " Manufacturers Nat., " "	2,000.00	2,000.00	2,600.00
30 " First " Portland,	3,000.00	3,000.00	3,000.00
92 " City " Danbury,	9,200.00	9,200.00	9,200.00
64 " First " Litchfield,	6,400.00	6,400.00	6,400.00
40 " First " Meriden,	4,000.00	4,000.00	7,600.00
50 " First " New Haven,	2,500.00	2,500.00	2,680.00
100 " First " Middletown,	10,000.00	10,000.00	10,000.00
14 " Birmingham " Derby,	1,400.00	1,400.00	2,100.00
11 " New Britain, " "	1,100.00	1,100.00	1,650.00
26 " Danbury " "	2,600.00	2,600.00	2,600.00
4 " Hartford " "	400.00	400.00	520.00
50 " Thomaston " "	5,000.00	5,000.00	5,600.00
30 " Aetna " Hartford,	3,000.00	3,000.00	5,700.00
11 " Middlesex Co. " Middletown,	1,100.00	1,100.00	1,100.00
56 " First " Norwich,	5,600.00	5,600.00	5,600.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
25 shrs. Fairfield Co. Nat., Norwalk, \$	2,500.00	2,500.00	2,500.00
50 " First " Stonington,	5,000.00	5,000.00	6,000.00
Totals, \$	150,850.00	150,850.00	191,940.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,301; total amount, \$2,534,378.76	
2	Number of depositors having \$1,000 and not over \$2,000,	1,049; total amount, 1,411,460.05	
3	Number of depositors having over \$2,000 and not over \$10,000,	540; total amount, 1,909,941.51	
4	Number of depositors having over \$10,000,	17; total amount, 207,517.79	
5	Total number of depositors,	10,907; total deposits, \$6,063,298.11	
6	Largest amount due a single depositor,		19,491.23
7	Number of accounts opened during the past year, 2,081; number closed, 1,581; increase, 500.		
8	Amount deposited, including interest credited, during the past year,		1,595,407.55
9	Amount withdrawn during the past year,		1,271,479.95
10	Amount of increase,		323,927.60
11	Total of interest and profit and loss, and rent accounts per last report,	\$35,934.89	
12	Amount of income received during the year,	292,590.32	323,525.21
13	Total expenses, including salaries, during the year,	13,907.27	
14	State tax during the year,	12,339.63	
15	Town and City taxes and assessments paid,	962.00	
16	Net amount of premiums charged off,	30,000.00	
17	All other amounts charged off,	5,872.54	
18	Dividends, 2 per cent. paid Feb. 1, 1906; amount, 2 per cent. paid Aug. 1, 1906; amount,	109,619.17 112,821.35	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	43,003.25	323,525.21
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		100.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		55,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		130,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		108,500.00

WATERBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- | | | |
|----|--|---------|
| 27 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . | 2% |
| 28 | Net income from foreclosed real estate during the past year, . . | \$17.50 |
| 29 | Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in June. | . |
| 30 | Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in June. | |

OFFICERS.—President, E. L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, J. M. Burrall, E. L. Frisbie, E. T. Root, N. J. Welton, Harry A. Hoadley, F. J. Kingsbury, James S. Elton, George E. Terry, Edwin S. Hunt.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$51,960.00	Whole amount of deposits, . . .	\$182,078.53
Town, city, and borough notes and orders, . . .	19,000.00	Surplus account, . . .	5,500.00
Town, city, school district, and corporation bonds, . . .	73,925.00	Interest account, less current expenses and taxes paid, . . .	2,382.29
Railroad bonds, . . .	25,075.00	Profit and loss account, . . .	5,565.18
Bank stocks in Connecticut, . . .	5,600.00		
Bank stocks in other states, . . .	10,488.00		
Insurance and taxes advanced on real estate mortgaged, . . .	4.72		
Cash in banks, . . .	9,011.15		
Cash in vault, . . .	462.13		
Total assets, . . .	\$195,526.00	Total liabilities, . . .	\$195,526.00

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Westport (demand notes), . . . \$	19,000.00	19,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
St. Paul, Minn., 4s, 1920, \$	3,000.00	3,000.00	3,000.00
Chicago, Illinois, 4s, 1921, . . .	5,000.00	5,000.00	5,000.00
Chicago, Illinois, 4s, 1917, . . .	5,000.00	5,000.00	5,000.00
Omaha, Neb., 5s, 1912, . . .	5,000.00	5,000.00	5,250.00
Paterson, N. J., 4s, 1910, . . .	5,000.00	5,000.00	5,000.00
Pawtucket, R. I., 4s, 1934, . . .	5,000.00	5,000.00	5,000.00
Columbus, Ohio, 4s, 1933, . . .	10,000.00	10,000.00	10,000.00
Cleveland, Ohio, 4s, 1914, . . .	5,000.00	5,000.00	5,000.00
Toledo, Ohio, 4s, 1914, . . .	5,000.00	5,050.00	5,000.00
Toledo, Ohio, 4s, 1911, . . .	5,000.00	5,050.00	5,000.00
Danbury, Conn., 4s, 1946, . . .	10,000.00	10,400.00	10,000.00
New Britain, Conn., 4s, 1936, . . .	10,000.00	10,425.00	10,000.00
Totals, \$	73,000.00	73,925.00	73,250.00

WESTPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Terre Haute & Ind'polis, 5s, 1925, \$	5,000.00	5,000.00	5,250.00
Illinois Central, 4s, 1951,	5,000.00	5,000.00	5,400.00
Chicago, Mil., & St. Paul:—			
So. Minnesota Div., 6s, 1910,	5,000.00	5,000.00	5,250.00
N. Y., N. H. & Hartford, 4s, 1914,	5,000.00	5,000.00	5,050.00
Chic., Burl. & Quincy, 4s, 1949,	5,000.00	5,075.00	5,100.00
Totals, \$	25,000.00	25,075.00	26,050.00
BANK STOCKS.			
50 shrs. Fourth National, New York, \$	5,000.00	5,000.00	10,500.00
15 " Amer. Exch. Nat., "	1,500.00	1,500.00	3,780.00
15 " National Park, "	1,500.00	2,500.00	6,975.00
12 " National of Commerce, "	1,200.00	1,488.00	2,208.00
19 " Windham Nat., Willimantic,	1,900.00	1,900.00	2,280.00
37 " First " Westport,	3,700.00	3,700.00	4,255.00
Totals. \$	14,800.00	16,088.00	29,998.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	693; total amount,	\$108,676.04
2	Number of depositors having \$1,000 and not over \$2,000,	20; total amount;	26,566.62
3	Number of depositors having over \$2,000 and not over \$10,000,	11; total amount,	35,530.05
4	Number of depositors having over \$10,000,	1; total amount,	11,305.82
5	Total number of depositors,	725; total deposits,	\$182,078.53
6	Largest amount due a single depositor,		11,305.82
7	Number of accounts opened during the past year, 125; number closed, 89; increase, 36.		
8	Amount deposited, including interest credited, during the past year,		44,918.82
9	Amount withdrawn during the past year,		30,194.12
10	Amount of increase,		14,724.70
11	Total of interest and profit and loss, and rent accounts per last report,	\$8,044.15	
12	Amount of income received during the year,	9,161.71—	17,205.86
13	Total expenses, including salaries, during the year,	930.02	
14	State tax during the year,	282.31	
15	Town and City taxes and assessments paid,	0	

WESTPORT SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

16	Net amount of premiums charged off,	\$829.75	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan., 1906; amount,	3,278.44	
	2 per cent. paid July, 1906; amount,	3,437.87	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	7,947.47—	\$17,205.86
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	900.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	8,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 9, 1906.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July 9, 1906.		

OFFICERS.— President, George S. Adams; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, Rufus Wakeman, F. M. Salmon, Wm. Edgar Nash, Wm. E. Osborn, D. B. Bradley, Jr., B. L. Woodworth, Charles B. Guyer, Wm. H. Saxton.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$558,735.00	Whole amount of deposits, . .	\$855,433.76
Loans on collateral security, . .	46,000.00	Surplus account, . .	10,000.00
Loans on personal security only, . .	44,565.00	Profit and loss account, . .	24,193.76
Town, city, and borough notes and orders, . .	1,500.00		
School district notes and orders, . .	14,900.00		
Railroad bonds, . .	186,000.00		
Real estate by foreclosure, . .	1,500.00		
Cash in banks, . .	36,427.52		
Total assets, . .	\$889,627.52	Total liabilities, . .	\$889,627.52

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Southbury, \$	1,500.00	1,500.00	1,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Town Plot Sch. Dist., \$	14,900.00	14,900.00	14,900.00
RAILROAD BONDS.			
Genesee and Wyoming, 5s, 1929, \$	10,000.00	10,000.00	10,000.00
St. Louis, Iron Mt. & So., 4s, 1933,	30,000.00	30,000.00	28,000.00
Chic. & East. Illinois, 5s, 1937,	16,000.00	16,000.00	18,750.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,000.00	5,000.00
Louis. & Nash., unified, 4s, 1940,	25,000.00	25,000.00	25,250.00
Minn. & St. Louis, 4s, 1949,	25,000.00	25,000.00	23,500.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	25,000.00	24,000.00
Conn. Ry. & Ltg. Co., 4½s, 1951,	20,000.00	20,000.00	20,000.00
Terminal Assn., St. Louis, 4s, 1953,	30,000.00	30,000.00	28,500.00
Totals, \$	186,000.00	186,000.00	183,000.00

THE WEST SIDE SAVINGS BANK, WATERBURY.—

CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,255; total amount,	\$462,015.24
2	Number of depositors having \$1,000 and not over \$2,000,	222; total amount,	271,458.07
3	Number of depositors having over \$2,000 and not over \$10,000,	43; total amount,	121,960.45
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,520; total deposits,	\$855,433.76
6	Largest amount due a single depositor,		4,871.88
7	Number of accounts opened during the past year, 762; number closed, 431; increase, 331.		
8	Amount deposited, including interest credited, during the past year,		456,716.93
9	Amount withdrawn during the past year,		352,467.76
10	Amount of increase,		104,249.17
11	Total of interest and profit and loss, and rent accounts per last report,	\$17,868.23	
12	Amount of income received during the year,	39,690.89—	57,559.12
13	Total expenses, including salaries, during the year,	2,706.76	
14	State tax during the year,	1,856.24	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	525.00	
17	All other amounts charged off,	243.85	
18	Dividends, 2 per cent. paid Jan. 2, 1906; amount,	13,686.95	
	2 per cent. paid July 2, 1906; amount,	14,346.56	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	24,193.76—	57,559.12
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		100.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,700.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year, sold—bond for deed.		
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.		

OFFICERS.—President, J. Richard Smith; Treasurer, Burton G. Bryan; Directors or Trustees, Lewis A. Platt, Nathaniel R. Bronson, Benjamin L. Coe, George H. Cowell, Cornelius Tracy, Michael Guilfoile, Thomas F. Jackson, Herbert W. Lake, John Henderson, Jr.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$179,510.01	Whole amount of deposits, .	\$363,846.10
Loans on collateral security, .	25,740.87	Surplus account, . .	19,050.00
Loans on personal security only,	14,604.11	Profit and loss account, .	3,925.65
Town, city, and borough notes and orders, .	5,000.00		
Town, city, school district, and corporation bonds, .	10,000.00		
Railroad bonds, . .	40,400.00		
Railroad stocks, . .	200.00		
Bank stocks in Connecticut, .	22,800.00		
Insurance stocks, . .	2,100.00		
Real estate by foreclosure, .	16,125.00		
Banking house, . .	27,000.00		
Premium account, . .	15,314.63		
Cash in banks, . .	18,374.90		
Cash in vault, . .	9,652.23		
Total assets, . .	\$386,821.75	Total liabilities, . .	\$386,821.75

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Willimantic, Conn.. . . \$	5,000.00	5,000.00	5,000.00
INSURANCE STOCKS.			
Phenix Insurance Co., Hartford, . \$	1,000.00	1,000.00	2,900.00
Ætna Insurance Co., " . .	1,100.00	1,100.00	4,400.00
Totals, \$	2,100.00	2,100.00	7,300.00
RAILROAD STOCKS.			
N. Y., N. H. & Hartford, . . \$	200.00	200.00	390.00

WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Superior, Wis., 4½s, 1925, \$	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Evansville & Terre Haute:—			
Sullivan Co. Branch, 5s, 1930, \$	27,000.00	27,000.00	28,620.00
St. L. Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	10,000.00	9,400.00	9,400.00
Sunbury, Hazel. & Wilk., 5s, 1928,	4,000.00	4,000.00	4,200.00
Totals, \$	41,000.00	40,400.00	42,220.00
BANK STOCKS.			
7 shrs. Thames National, Norwich, \$	700.00	700.00	1,120.00
12 " Merchants " " "	1,200.00	1,200.00	1,440.00
36 " First " " "	3,600.00	3,600.00	3,600.00
60 " Nat. Bk. Commerce, New London,	6,000.00	6,000.00	8,760.00
20 " Aetna National, Hartford,	2,000.00	2,000.00	4,000.00
93 " Windham " Willimantic,	9,300.00	9,300.00	13,020.00
Totals, \$	22,800.00	22,800.00	31,940.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,675; total amount,	\$259,874.94
2	Number of depositors having \$1,000 and not over \$2,000,	41; total amount,	56,786.06
3	Number of depositors having over \$2,000 and not over \$10,000,	15; total amount,	47,185.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,731; total deposits,	\$363,846.10
6	Largest amount due a single depositor,		4,790.77
7	Number of accounts opened during the past year, 293; number closed, 243; increase, 50.		
8	Amount deposited, including interest credited, during the past year,		112,645.67
9	Amount withdrawn during the past year,		112,051.87
10	Amount of increase,		593.80
11	Total of interest and profit and loss, and rent accounts per last report,	\$1,317.51	

WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Amount of income received during the year, . . .	\$17,344.82—	\$18,662.33
13	Total expenses, including salaries, during the year, . . .	2,422.97	
14	State tax during the year, . . .	79.58	
15	Town and City taxes and assessments paid, . . .	549.53	
16	Net amount of premiums charged off, . . .	0	
17	All other amounts charged off, . . .	0	
18	Dividends, 1½ per cent. paid Apr. 1, 1906; amount, . . .	5,912.31	
	1½ per cent. paid Oct. 1, 1906; amount, . . .	5,772.29	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	3,925.65—	18,662.33
21	Amount of past-due paper at this time is . . .	2,000.00	
22	Amount of assets yielding no income the past year, . . .	9,020.00	
23	Loans on real estate—are they all first mortgages? . . .		
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		27,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .		11,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .		4.95%
28	Net income from foreclosed real estate during the past year, . . .		798.49
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in June.		

OFFICERS.—President, Hugh C. Murray; Treasurer, Noah D. Webster; Directors, Frank F. Webb, Samuel L. Burlingham, Frank Larrabee, Charles A. Capen, Jeremiah O'Sullivan, Hormisdas Dion.

WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$318,980.00	Whole amount of deposits, . . .	\$721,515.89
Loans on collateral security, . . .	61,237.50	Surplus account, . . .	8,000.00
Loans on personal security only, . . .	10,400.00	Interest account, less current expenses and taxes paid, . . .	9,742.67
Town, city, and borough notes and orders, . . .	9,000.00		
Town, city, school district, and corporation bonds, . . .	38,500.00		
Railroad bonds, . . .	166,175.00		
Bank stocks in Connecticut, . . .	9,640.00		
Real estate by foreclosure, . . .	60,000.00		
Banking house, . . .	16,350.00		
Cash in banks, . . .	25,225.53		
Cash in vault, . . .	23,750.33		
Total assets, . . .	\$739,258.36	Total liabilities, . . .	\$739,258.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Sterling, \$	1,500.00	1,500.00	1,500.00
Borough of Danielson,	4,000.00	4,000.00	4,000.00
Borough of Jewett City,	3,500.00	3,500.00	3,500.00
Totals, \$	9,000.00	9,000.00	9,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Colorado Springs, Colo., 4s, 1917, \$	5,000.00	5,000.00	5,200.00
Colorado Springs, Colo., 4s, 1918, . . .	5,000.00	5,000.00	5,200.00
Duluth, Minn., 6s, 1908, . . .	2,000.00	2,000.00	2,160.00
New Albany, Ind., 5s, 1908, . . .	7,000.00	7,000.00	7,350.00
St. Paul, Minn., 4½s, 1919, . . .	6,000.00	6,000.00	6,800.00
Tacoma, Wash., 5s, 1919, . . .	10,000.00	10,000.00	11,000.00
Topeka, Kansas, 4s, 1924, . . .	2,000.00	2,000.00	2,040.00
Topeka Water Co., 5s, . . .	3,500.00	1,500.00	1,500.00
Totals, \$	40,500.00	38,500.00	41,250.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.—

CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Eastern Ill., 5s, 1937, \$	12,000.00	14,105.00	14,640.00
Chicago & Eastern Ill., 6s, 1907,	1,000.00	1,000.00	1,030.00
Chicago, Mil. & St. Paul:—			
Chic. & Pac. West. Div., 5s, 1921,	25,000.00	29,500.00	29,500.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,800.00
General, 3½s, 1989,	10,000.00	10,350.00	10,000.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,575.00	10,300.00
Conn. Ry. & Lighting Co., 4½s, 1961,	6,000.00	6,000.00	6,240.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,700.00	6,000.00
Louisville & Nashville, 5s, 1937,	7,000.00	7,850.00	8,610.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Oswego & Rome, 7s, 1915,	3,000.00	3,495.00	4,000.00
Sunbury, Haz. & Wilkes., 5s, 1928,	8,900.00	8,900.00	9,975.00
St. Paul, Minn. & Man.:—			
Eastern of Minn., 5s, 1908,	1,000.00	1,000.00	1,040.00
Montana Central, 5s, 1937,	15,000.00	18,125.00	18,300.00
Montana Extension, 4s, 1947,	5,000.00	5,000.00	5,200.00
Dakota Extension, 6s, 1910,	5,000.00	5,575.00	5,600.00
St. Louis, Iron Mt. & So., 4s, 1933,	10,000.00	9,000.00	9,600.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,200.00
Totals, \$	153,900.00	166,175.00	171,035.00
BANK STOCKS.			
32 shrs. Windham Co. Nat., Danielson, \$	3,200.00	3,200.00	3,360.00
30 " First " Norwich,	3,000.00	4,000.00	3,000.00
12 " Merchants " "	1,200.00	1,200.00	1,440.00
2 " Uncas " "	200.00	200.00	210.00
8 " First " Putnam,	800.00	1,040.00	1,120.00
Totals, \$	8,400.00	9,640.00	9,130.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,354; total amount,	\$418,826.67
2	Number of depositors having \$1,000 and not over \$2,000,	132; total amount,	172,045.15
3	Number of depositors having over \$2,000 and not over \$10,000,	45; total amount,	130,643.87
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,531; total deposits,	\$721,515.69

WINDHAM COUNTY SAVINGS BANK, DANIELSON.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,		\$7,655.79
7	Number of accounts opened during the past year, 406; number closed, 395; increase, 10.		
8	Amount deposited, including interest credited, during the past year,		167,160.66
9	Amount withdrawn during the past year,		166,359.76
10	Amount of increase,		800.90
11	Total of interest and profit and loss, and rent accounts per last report,	\$10,036.50	
12	Amount of income received during the year,	34,105.42—	44,141.92
13	Total expenses, including salaries, during the year,	2,568.06	
14	State tax during the year,	1,021.85	
15	Town and City taxes and assessments paid,	527.55	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	1,697.27	
18	Dividends, 2 per cent. paid Oct., 1905; amount,	13,797.13	
	2 per cent. paid Apr., 1906; amount,	13,787.39	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	9,742.67—	44,141.92
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		1,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		21,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		9,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½%
28	Net income from foreclosed real estate during the past year,		947.12
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS. — President, J. A. Paine; Vice-President, R. R. James; Treasurer, C. C. Young; Directors or Trustees, James Perkins, F. E. Bitgood, F. P. Warren, C. A. Young, W. P. Kelley, A. J. Bitgood, F. T. Preston.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$81,458.00	Whole amount of deposits, . . .	\$345,494.74
Loans on collateral security, . . .	1,480.00	Surplus account, . . .	5,700.00
Loans on personal security only, . . .	5,345.00	Interest account, less current expenses and taxes paid, . . .	2,675.11
Town, city, and borough notes and orders, . . .	20,000.00		
Town, city, school district, and corporation bonds, . . .	7,000.00		
Railroad bonds, . . .	130,480.00		
Bank stocks in Connecticut, . . .	97,289.00		
Cash in banks, . . .	9,086.27		
Cash in vault, . . .	1,731.58		
Total assets, . . .	\$353,869.85	Total liabilities, . . .	\$353,869.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Windsor Locks, notes, . . . \$	20,000.00	20,000.00	20,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
San Diego, 4½s, 1909-22, \$	2,000.00	2,000.00	2,200.00
Pueblo, 4½s, 1918, . . .	5,000.00	5,000.00	5,500.00
Totals, \$	7,000.00	7,000.00	7,700.00
RAILROAD BONDS.			
Allegheny & Western, 4s, 1908, \$	5,000.00	5,000.00	5,200.00
Chicago & East. Illinois, 5s, 1937, . . .	5,000.00	5,900.00	6,000.00
Chic. Hammond & West., 6s, 1927, . . .	10,000.00	12,800.00	12,000.00
Chic. Mil. & St. Paul:—			
Dubuque Division, 6s, 1920, . . .	15,000.00	17,275.00	18,000.00
Fargo & Southn. Div., 6s, 1924, . . .	1,000.00	1,000.00	1,200.00
Wis. & Minn. Div., 5s, 1921, . . .	5,000.00	6,000.00	5,500.00
Wisconsin Val. Div., 6s, 1920, . . .	2,000.00	2,500.00	2,400.00
Chicago & No. Western, 6s, 1929, . . .	10,000.00	11,765.00	12,000.00
Elgin, Joliet & East., 5s, 1941, . . .	3,000.00	3,540.00	3,540.00

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Minneapolis & St. Louis, 5s, 1934, \$	3,000.00	3,300.00	3,300.00
St. L., Iron Mt. & Southn., 5s, 1931,	5,000.00	5,800.00	5,800.00
River & Gulf Division, 4s, 1933,	15,000.00	14,100.00	13,250.00
St. P., Minn. & Man., 4½s, 1933,	20,000.00	22,200.00	22,000.00
St. P., Minn. & Man., 6s, 1933,	10,000.00	13,000.00	13,200.00
Montana Central, 6s, 1937,	1,000.00	1,300.00	1,320.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
Totals, \$	115,000.00	130,490.00	129,800.00
BANK STOCKS.			
29 shrs. First National, Suffield, \$	2,900.00	2,900.00	4,640.00
102 " State, Hartford,	10,200.00	10,200.00	15,810.00
204 " Hartford National, "	20,400.00	27,754.00	29,784.00
135 " American " "	6,750.00	9,000.00	10,125.00
35 " First " "	3,500.00	4,250.00	4,640.00
14 " Aetna " "	1,400.00	2,280.00	3,500.00
38 " Phoenix " "	3,800.00	4,733.00	4,940.00
20 " Charter Oak " "	2,000.00	1,890.00	2,900.00
7 " National Exchange, "	350.00	350.00	469.00
60 " Thames National, Norwich,	6,000.00	9,480.00	9,900.00
12 " First " Wallingford,	1,200.00	1,572.00	1,572.00
100 " Waterbury " Waterbury,	5,000.00	8,000.00	8,000.00
49 " First " Stonington,	4,900.00	5,880.00	6,076.00
40 " Bristol " Bristol,	4,000.00	9,000.00	9,000.00
Totals, \$	72,400.00	97,289.00	111,256.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,381; total amount,	\$155,309.20
2	Number of depositors having \$1,000 and not over \$2,000,	91; total amount,	117,972.31
3	Number of depositors having over \$2,000 and not over \$10,000,	23; total amount,	72,213.33
4	Number of depositors having over \$10,000,	0; total amount,	
5	Total number of depositors,	1,495; total deposits,	\$345,494.74
6	Largest amount due a single depositor,		6,330.00
7	Number of accounts opened during the past year, 279; number closed, 194; increase, 85.		

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,		\$203,569.92
9	Amount withdrawn during the past year,		168,993.55
10	Amount of increase,		34,576.37
11	Total of interest and profit and loss, and rent accounts per last report,	\$2,346.92	
12	Amount of income received during the year,	16,413.42—	18,760.34
13	Total expenses, including salaries, during the year,	947.86	
14	State tax during the year,	443.39	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	929.08	
17	All other amounts charged off,	240.00	
18*	Dividends, 2 per cent. paid Apr. 1, 1906; amount,	6,172.31	
	2 per cent. paid Oct. 1, 1906; amount,	6,652.59	
19	Net amount carried to surplus,	700.00	
20	Total of interest and profit and loss and rent accounts per this report,	2,675.11—	18,760.34
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,350.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,480.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.		

OFFICERS.—President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, Wm. Mather, J. W. Johnson, J. R. Montgomery, C. F. Cleaveland, C. E. Chaffee, Allen Pease, S. M. McAuley, George Glover, M. P. Robinson, J. T. Coogan, G. M. Montgomery, E. B. Bailey, Geo. P. Clark.

* $3\frac{1}{2}$ per cent. per annum on excess of \$1,000.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$563,478.00	Whole amount of deposits, . . .	\$1,996,417.72
Loans on collateral security, . . .	21,285.43	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	44,490.00	Interest account, less current expenses and taxes paid, . . .	51,640.44
Town, city, and borough notes and orders, . . .	153,800.00	Profit and loss account, . . .	11,845.25
School district notes and orders, . . .	6,000.00		
State bonds, . . .	15,000.00		
Town, city, school district, and corporation bonds, . . .	327,000.00		
Railroad bonds, . . .	879,861.25		
Bank stocks in Connecticut, . . .	76,500.00		
Bank stocks in other states, . . .	30,525.00		
Real estate by foreclosure, . . .	3,590.69		
Banking house, . . .	6,000.00		
Cash in banks, . . .	23,832.87		
Cash in vault, . . .	8,540.17		
Total assets, . . .	\$2,159,903.41	Total liabilities, . . .	\$2,159,903.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 3½s, 1931, \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Winchester, \$	45,000.00	45,000.00	45,000.00
" Hartland,	8,000.00	8,000.00	8,000.00
" Colebrook,	4,800.00	4,800.00	4,800.00
" Thomaston,	7,500.00	7,500.00	7,500.00
Bor. of Winsted,	88,500.00	88,500.00	88,500.00
Totals, \$	153,800.00	153,800.00	153,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth of Winchester, \$	6,000.00	6,000.00	6,000.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Town of Windham, 4s, 1925, \$	25,000.00	25,000.00	25,000.00
" Norwalk, 4s, 1921,	15,000.00	15,000.00	15,000.00
" Winchester, (\$6,000 ea. yr.), 3½s,	60,000.00	60,000.00	60,000.00
City of Rockville, 4s, 1927,	20,000.00	20,000.00	20,000.00
" Chicago, Ill., 4s, 1915,	25,000.00	25,000.00	25,250.00
" Chelsea, Mass., 4s, 1936,	5,000.00	5,000.00	5,250.00
" Woonsocket, R. I., 4s, 1927,	30,000.00	30,000.00	30,300.00
" Columbus, O., 4½s, 1914,	12,000.00	12,000.00	12,360.00
" Lima, O., 4s, 1923,	6,000.00	6,000.00	6,000.00
" Lima, O., 4s, 1924,	10,000.00	10,000.00	10,000.00
" Lima, O., 4s, 1925,	10,000.00	10,000.00	10,000.00
" Lima, O., 4s, 1926,	4,000.00	4,000.00	4,000.00
" Colorado Springs, 4s, 1926,	30,000.00	30,000.00	30,750.00
" Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	20,500.00
" Portland, Ore., 5s, 1923,	15,000.00	15,000.00	17,100.00
Arsenal Sch. Dist., Htfd., 4s, 1917,	40,000.00	40,000.00	40,000.00
Totals, \$	327,000.00	327,000.00	331,510.00
RAILROAD BONDS.			
Housatonic, 5s, 1937, \$	30,000.00	30,000.00	35,400.00
Ashtabula & Pittsburg, 6s, 1908,	25,000.00	25,000.00	25,250.00
Atlantic Coast Line, 4s, 1952,	50,000.00	50,000.00	50,500.00
Buffalo, N. Y. & Erie, 7s, 1916,	1,000.00	1,000.00	1,200.00
Buffalo & Susquehanna, 4s, 1951,	50,000.00	49,050.00	47,500.00
Central of N. J., 5s, 1987,	25,000.00	25,000.00	31,625.00
Chicago & Alton, 3s, 1949,	30,000.00	24,525.00	24,000.00
Chic., Ham. & Western, 6s, 1927,	10,000.00	10,000.00	11,800.00
Chic., R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	100,500.00
Chic., Mil. & St. Paul:—			
La Crosse & Davenport, 5s, 1919,	10,000.00	10,000.00	10,850.00
Mineral Point, 5s, 1910,	25,000.00	24,161.25	25,375.00
South Western, 6s, 1909,	25,000.00	25,000.00	26,000.00
Chic. & Northern Western:—			
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	28,000.00
Mil., L. Shore & Westn., 6s, 1921,	8,000.00	8,000.00	9,840.00
North Western Union, 7s, 1917,	25,000.00	25,000.00	31,625.00
Chic. & Eastern Illinois, 5s, 1937,	70,000.00	70,000.00	81,900.00
Elgin, Joliet & Eastern, 5s, 1941,	40,000.00	40,000.00	45,600.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	25,000.00	23,500.00	22,875.00
Omaha Division, 3s, 1951,	10,000.00	9,050.00	7,825.00
Ia. Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	30,000.00
Joliet & No. Indiana, 7s, 1907,	25,000.00	25,000.00	25,250.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Minneapolis & St. Louis, 4s, 1949, \$	60,000.00	60,000.00	56,400.00
Pitta., McK. & Yough., 6s, 1932,	20,000.00	20,000.00	25,600.00
St. Paul, Minn. & Man., 4½s, 1933,	30,000.00	30,000.00	32,400.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	27,000.00
East. of Minn., No. Div., 4s, 1948,	25,000.00	25,000.00	25,500.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	11,550.00
St. Louis, Iron Mt. & So.:—			
River & Gulf, 4s, 1933,	60,000.00	56,925.00	55,500.00
Southern Indiana, 4s, 1951,	30,000.00	28,650.00	27,900.00
Totals, \$	894,000.00	879,861.25	934,665.00
BANK STOCKS.			
235 shrs. Hurlburt National, Winsted, \$	23,500.00	23,500.00	35,250.00
160 " First " " "	16,000.00	16,000.00	16,800.00
30 " Brooks " Torrington,	3,000.00	3,000.00	4,500.00
50 " Thomaston " Thomaston,	5,000.00	5,000.00	5,000.00
150 " Waterbury " Waterbury,	7,500.00	7,500.00	12,000.00
60 " Citizens " "	6,000.00	6,000.00	7,800.00
4 " Pequonnock " Bridgeport,	400.00	400.00	600.00
33 " Yale " New Haven,	3,300.00	3,300.00	4,290.00
50 " First " Wallingford,	5,000.00	5,000.00	5,750.00
18 " Home " Meriden,	1,800.00	1,800.00	2,160.00
50 " First " Stonington,	5,000.00	5,000.00	5,750.00
85 " Amer. Ex. " New York,	8,500.00	8,500.00	21,250.00
40 " Fourth " "	4,000.00	4,000.00	8,490.00
67 " Merchants " "	3,350.00	3,350.00	5,192.50
53 " Imp. & Traders Nat., "	5,300.00	5,300.00	28,620.00
25 " German Amer., "	1,875.00	1,875.00	2,812.50
75 " Nat. Bk. of Commerce, "	7,500.00	7,500.00	13,875.00
Totals, \$	107,025.00	107,025.00	180,130.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,488; total amount, \$1,012,021.47
2	Number of depositors having \$1,000 and not over \$2,000,	617; total amount. 793,942.67
3	Number of depositors having over \$2,000 and not over \$10,000,	65; total amount. 180,397.45
4	Number of depositors having over \$10,000,	1; total amount. 10,066.13
5	Total number of depositors,	5,171; total deposits. \$1,996,417.72

THE WINSTED SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$10,056.13	
7	Number of accounts opened during the past year, 568; number closed, 490; increase, 78.		
8	Amount deposited, including interest credited, during the past year,	379,278.58	
9	Amount withdrawn during the past year,	295,148.52	
10	Amount of increase,	84,130.06	
11	Total of interest and profit and loss, and rent accounts per last report,	\$54,772.91	
12	Amount of income received during the year,	102,801.81	157,574.72
13	Total expenses including salaries during the year,	4,650.48	
14	State tax during the year,	4,460.26	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	277.50	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan., 1906; amount,	36,901.99	
	2 per cent. paid July, 1906; amount,	37,798.80	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	63,485.69	157,574.72
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	6,400.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	15,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society or corporation,	15,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,079.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Arthur L. Clark; Treasurer, George S. Rowe; Directors or Trustees, Caleb J. Camp, Henry Gay, Rufus E. Holmes, Edward H. Persons, Dudley L. Vaill, Arthur L. Clark, George S. Rowe.

* $3\frac{1}{2}$ per cent. per annum on excess of \$2,000.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$195,193.47	Whole amount of deposits, . . .	\$304,659.31
Loans on collateral security, . . .	12,124.50	Surplus account, . . .	6,071.62
Loans on personal security only, . . .	49,389.59	Interest account, less current expenses and taxes paid, . . .	28,651.96
Town, city, and borough notes and orders, . . .	10,150.00		
Railroad bonds, . . .	23,520.00		
Bank stocks in Connecticut, . . .	23,000.00		
Real estate by foreclosure, . . .	10,856.07		
Insurance and taxes advanced on real estate mortgaged, . . .	279.95		
Cash in banks, . . .	12,887.13		
Cash in vault, . . .	1,982.18		
Total assets, . . .	\$339,382.89	Total liabilities, . . .	\$339,382.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodbury, \$	9,150.00	9,150.00	9,150.00
Oreanaug Fire District,	1,000.00	1,000.00	1,000.00
Totals, \$	10,150.00	10,150.00	10,150.00
RAILROAD BONDS.			
Minneapolis & St. Louis, 4s, 1949, \$	6,000.00	5,760.00	5,595.00
Chic., R. I. & Pac., gen., 4s, 1988,	6,000.00	6,000.00	6,075.00
Buffalo & Susquehanna, 4s, 1951,	6,000.00	5,910.00	5,715.00
Consolidated Railway Co., 4s, 1954,	6,000.00	5,850.00	5,850.00
Totals, \$	24,000.00	23,520.00	23,235.00
BANK STOCKS.			
162 shrs. Waterbury Nat., Waterbury, \$	8,100.00	8,100.00	12,960.00
55 " Manufacturers Nat., " . . .	5,500.00	5,500.00	6,600.00

WOODBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
43 shrs. Citizens Nat., Waterbury, \$	4,300.00	4,300.00	5,590.00
42 " Mechanics " New Haven,	2,100.00	2,100.00	2,730.00
25 " Hartford " Hartford,	2,500.00	2,500.00	3,250.00
5 " Birmingham " Derby,	500.00	500.00	750.00
Totals, \$	23,000.00	23,000.00	31,880.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,362; total amount,	\$229,560.56
2	Number of depositors having \$1,000 and not over \$2,000,	49; total amount,	59,729.95
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	15,368.80
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,417; total deposits,	\$304,659.31
6	Largest amount due a single depositor,		3,412.23
7	Number of accounts opened during the past year, 141; number closed, 65; increase, 76.		
8	Amount deposited, including interest credited, during the past year,		62,005.96
9	Amount withdrawn during the past year,		36,758.36
10	Amount of increase,		25,247.60
11	Total of interest and profit and loss, and rent accounts per last report,	\$26,429.36	
12	Amount of income received during the year,	16,150.81—	42,580.17
13	Total expenses, including salaries, during the year,	1,147.47	
14	State tax during the year,	230.26	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	1,200.00	
17	All other amounts charged off,	100.00	
18	Dividends, 2 per cent. paid Jan. 15, 1906; amount,	5,563.98	
	2 per cent. paid July 15, 1906; amount,	5,686.50	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	28,651.96—	42,580.17
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,895.20
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,200.00

WOODBURY SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$4,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Monday following June 17th.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Monday following June 17th.	

OFFICERS.— President, _____; Treasurer, Homer S. Tomlinson; Directors or Trustees, M. F. Skelly, H. S. Tomlinson, L. J. Allen, D. C. Porter, F. F. Hitchcock, C. M. Harvey, W. G. Ward, Geo. F. Morris, E. S. Boyd.

ABSTRACT OF REPORTS OF SAVINGS BANKS, FROM 1867 TO 1906 INCLUSIVE

BANK COMMISSIONERS' REPORT.

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Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, including Bank Houses.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1867	54	138,846	\$36,283,660	\$88,280	\$16,767,715	\$4,119,581	\$10,191,713	\$3,590,885	\$234,841	\$3,719,142	\$38,043,891	\$3,272,150
1868	55	149,919	43,775	43,775	21,031,619	4,570,204	10,585,029	8,678,078	307,578	8,376,968	44,549,466	2,703,008
1869	58	165,692	47,904,884	120,462	36,081,162	5,601,305	9,138,454	9,068,935	885,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	82,144,652	7,892,226	7,183,156	9,877,708	412,139	1,693,608	58,619,779	8,252,488
1871	73	195,987	62,717,814	81,705	83,285,514	8,476,418	5,336,154	10,601,242	436,154	1,888,989	63,307,469	2,507,949
1872	78	201,427	68,533,397	101,046	83,174,015	9,495,818	4,771,970	11,651,691	423,842	1,754,557	71,371,986	2,860,860
1873	79	204,741	70,766,407	151,407	47,222,368	8,506,818	4,039,564	519,840	1,598,140	1,598,140	78,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,388	7,042,492	4,141,645	11,196,366	581,946	2,860,304	76,875,049	2,992,219
1875	87	208,080	76,489,810	655,847	55,393,319	5,060,709	4,974,428	10,554,859	767,218	3,008,702	79,537,556	2,992,429
1876	86	203,514	78,524,172	293,434	55,403,988	4,715,266	6,067,656	13,180,119	767,218	2,202,890	81,386,631	2,579,024
1877	86	204,575	77,214,372	402,864	53,337,312	4,514,246	7,192,260	11,769,279	2,206,474	2,823,464	80,278,988	2,649,120
1878	86	199,785	72,515,468	657,017	48,142,697	3,601,176	6,780,364	11,532,232	3,707,138	2,860,700	76,024,606	2,852,120
1879	86	202,885	72,842,443	596,185	45,108,903	3,868,065	8,163,985	11,691,008	4,959,119	2,631,131	76,241,816	2,893,188
1880	85	213,913	76,518,570	170,622	42,791,160	4,300,209	7,245,238	16,681,918	5,397,261	8,527,867	79,943,659	3,254,566
1881	85	225,968	80,522,300	285,448	39,808,956	7,089,301	6,728,479	20,913,758	5,676,823	4,031,815	84,243,131	3,435,383
1882	84	237,968	84,942,410	79,874	38,381,167	10,714,964	5,649,570	25,100,273	5,366,621	3,521,179	88,915,870	3,894,085
1883	84	246,652	88,098,384	241,870	38,517,003	11,612,129	3,774,929	29,801,357	5,194,889	8,848,753	92,679,068	4,388,309
1884	84	252,245	90,614,623	634,497	39,202,431	10,443,448	3,960,556	33,476,645	4,967,264	8,546,717	98,235,157	4,326,037
1885	84	256,097	92,431,435	633,620	39,728,616	9,663,152	3,249,360	36,857,549	4,879,616	4,068,606	97,717,921	4,602,876
1886	85	266,868	97,424,820	421,376	40,538,284	9,971,400	3,116,542	40,403,660	4,758,928	8,918,009	102,691,828	4,845,627
1887	85	278,415	102,189,935	88,044	41,712,905	11,379,789	2,979,706	44,018,410	4,606,118	8,299,989	107,896,912	5,668,388
1888	85	287,716	105,850,079	59,158	43,335,590	10,523,364	1,960,080	47,670,446	4,442,076	5,585,471	111,316,977	5,907,740
1889	86	294,986	110,370,962	76,442	44,387,098	10,975,620	1,554,170	51,484,085	4,239,381	8,463,518	116,648,875	6,196,471
1890	86	305,951	116,406,675	89,701	46,860,898	12,390,754	902,620	55,997,120	3,837,035	8,504,206	123,432,832	6,988,456
1891	87	317,925	122,582,159	110,366	49,440,463	13,182,696	857,275	59,711,946	3,462,679	9,635,968	130,241,025	7,548,499
1892	87	331,061	130,686,729	104,439	51,891,396	12,250,496	726,400	66,035,570	3,980,847	4,415,273	138,669,913	7,968,744
1893	89	335,679	133,967,220	268,001	53,506,305	13,269,513	599,200	67,241,119	8,098,479	5,074,554	142,819,170	7,568,966
1894	90	337,254	136,928,868	146,975	55,296,854	11,619,481	727,950	69,897,647	5,064,263	5,414,600	146,020,795	8,944,962
1895	90	346,758	145,159,123	52,778	57,657,898	11,329,143	1,667,530	73,712,656	8,895,883	5,325,678	152,528,576	9,316,676
1896	89	356,445	149,408,556	61,739	60,083,074	12,243,500	2,261,243	76,992,218	7,370,276	5,178,823	159,426,194	9,867,839
1897	89	366,661	155,969,797	29,055	62,608,301	11,055,082	2,159,632	81,567,119	2,771,407	5,985,168	166,175,210	10,176,958
1898	89	375,810	163,432,486	43,632	64,868,216	10,187,011	2,368,225	86,046,509	2,921,517	7,564,066	173,925,546	10,385,015
1899	88	398,137	174,135,194	18,193	66,411,630	9,371,596	2,063,376	96,639,680	3,895,894	7,177,080	184,490,698	10,327,910
1900	89	410,342	183,781,942	29,707	67,705,493	10,492,075	1,268,076	103,980,316	8,290,656	7,577,487	194,324,227	10,512,578
1901	90	425,598	193,948,909	42,039	68,425,229	11,142,264	311,700	111,841,283	8,612,385	8,094,034	204,426,845	11,135,896
1902	90	444,407	203,532,226	24,625	70,204,429	12,101,375	393,700	119,403,094	8,934,279	8,909,420	214,892,897	11,346,046
1903	90	461,387	213,177,974	24,906	71,398,065	13,851,521	270,700	126,169,800	8,960,478	8,649,313	224,199,773	11,968,892
1904	90	474,548	220,597,198	43,335	72,626,355	12,867,933	271,700	134,568,131	8,705,564	9,448,271	233,055,954	12,410,421
1905	89	493,863	232,845,108	157,863	75,156,281	12,801,361	270,700	144,969,503	8,372,233	9,878,777	245,947,865	12,941,714
1906	88	517,301	246,264,964	135,371	79,413,995	14,967,648	171,700	153,000,160	8,040,096	9,696,252	260,229,581	13,839,596

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REPORTS OF STATE BANKS.

September 4, 1906.

THE CITY BANK, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,228,569.68
Overdrafts,	3,252.52
Stocks and securities,	146,382.00
Real estate,	1,600.00
Due from other banks, bankers, and trust companies,	13,131.73
Due from approved reserve agents,	159,813.57
United States and national bank notes,	43,192.00
Gold coin,	15,682.50
Silver coin,	1,864.60
Minor coin,	1,620.30
Checks and cash items,	17,543.69
Vault account,	13,400.00
Total assets,	\$1,646,052.59

LIABILITIES.

Capital stock,	\$440,000.00
Undivided profits, less current expenses and taxes paid,	72,274.17
Due to banks, bankers, and trust companies,	958.21
Dividends unpaid,	19.50
General deposits,	1,128,842.38
Reserved for taxes and rents,	3,958.33
Total liabilities,	\$1,646,052.59

Past-due paper (all secured), \$22,922.98

Par value of stock, \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, 1½ per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

MARCO S. CHAPMAN, *President*. EDWARD D. REDFIELD, *Vice-Pres. and Cashier*.
EDWIN H. TUCKER, *Ass't Cashier*.

DIRECTORS. — William B. Clark, Marco S. Chapman, Edward D. Robbins, Elizur S. Goodrich, Sylvester E. Dunham, Arthur S. Hyde, John W. Morrell, Edward D. Redfield, Frederick W. Davis.

CITY BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$826,015.35
Stocks and securities,	297,953.44
Banking house,	40,000.00
Due from other banks, bankers, and trust companies,	11,237.26
Due from approved reserve agents,	308,747.05
United States and national bank notes,	57,941.00
Gold coin,	27,000.00
Silver coin,	3,600.00
Minor coin,	505.78
Checks and cash items,	5,448.62
Checks for clearing house,	17,693.97
Total assets,	\$1,596,142.47

LIABILITIES.

Capital stock,	\$500,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	47,646.14
Due to banks, bankers, and trust companies,	23,089.83
Dividends unpaid,	305.00
General deposits,	925,101.50
Total liabilities,	\$1,596,142.47

Past due paper, \$800.00

Par value of stock, \$100; market value, \$140.

Rate per cent. of last dividend, and when paid, 3 per cent., July 2, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEO. W. CURTIS, *President*.

CHAS. E. CURTIS, *Vice-President*.

SAM'L LLOYD, *Cashier*.

DIRECTORS. — Geo. W. Curtis, Geo. J. Brush, Chas. B. Wooster, Eli Whitney, Geo. D. Watrous, Cornelius S. Morehouse, Elliott H. Morse, Henry B. Sargent, Chas. W. Whittlesey.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$617,350.46
Overdrafts,	1,348.89
Stocks and securities,	188,141.25
Banking house,	60,548.10
Other real estate,	14,000.00
Due from other banks, bankers, and trust companies,	11,449.49
Due from approved reserve agents,	33,455.67
United States and national bank notes,	25,810.00
Gold coin,	43,845.50
Silver coin,	767.00
Minor coin,	176.11
Checks and cash items,	6,349.00

Total assets,	\$1,003,241.47
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LIABILITIES.

Capital stock,	\$150,000.00
Other undivided profits, less current expenses and taxes paid,	137,552.96
Due to banks, bankers, and trust companies,	10,500.13
Dividends unpaid,	105.30
General deposits,	705,083.08

Total liabilities,	\$1,003,241.47
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Past-due paper,	\$3,680.68
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Par value of stock, \$30; market value, \$58.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

SAM'L E. ELMORE, *President*.H. W. ERVING, *Cashier*.

DIRECTORS. — Sam'l E. Elmore, M. W. Graves, S. B. Bosworth, L. R. Cheney, W. H. Watrous, A. F. Eggleston, A. D. Coffin, A. N. Williams, F. B. Allen.

THE MECHANICS BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,140,749.10
Overdrafts,	760.99
Stocks and securities,	76,100.00
Banking house,	15,000.00
Other real estate,	20,000.00
Due from other banks, bankers, and trust companies,	32,456.40
Due from approved reserve agents,	236,166.81
United States and national bank notes,	46,181.00
Gold coin,	22,600.00
Silver coin,	4,400.00
Minor coin,	691.85
Checks and cash items,	4,303.54
Exchange for clearing house,	25,435.80
Due from assistant treasurer United States at New York,	400.00
Total assets,	\$1,625,245.49

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	40,000.00
Other undivided profits, less current expenses and taxes paid,	26,176.83
Due to banks, bankers, and trust companies,	100,300.71
Dividends unpaid,	667.80
General deposits,	1,158,100.15
Total liabilities,	\$1,625,245.49

Past-due paper, none.

Par value of stock, \$60; market value, \$66.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

C. S. LEETE, *President.*W. H. DOUGLASS, *Vice-President.*S. FRED STRONG, *Cashier.*

DIRECTORS. — Charles S. Leete, Joel A. Sperry, Oliver S. White, Wm. H. Douglass, D. A. Blakeslee, R. S. Woodruff, Samuel H. Read, Andrew R. Bradley.

SAYBROOK BANK, ESSEX.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$75,636.72
Stocks and securities,	17,000.00
Banking house,	7,804.00
Other real estate,	500.00
Due from other banks, bankers, and trust companies,	30.03
Due from approved reserve agents,	642.86
United States and national bank notes,	3,184.00
Gold coin,	3,435.00
Silver coin,	2,040.20
Minor coin,	265.53
Checks and cash items,	576.67
Total assets,	<u>\$111,115.01</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	7,000.00
Other undivided profits, less current expenses and taxes paid,	2,033.00
Due to banks, bankers, and trust companies,	1,829.66
Dividends unpaid,	.66
General deposits,	50,251.69
Total liabilities,	<u>\$111,115.01</u>

Par value of stock, \$50; market value, \$45.

Rate per cent. of last dividend, and when paid, 2 per cent., payable July 1, 1903.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

D. W. SPENCER, *President*.GEO. I. STEVENS, *Vice-President*.LOUIS P. PARKER, *Cashier*.

DIRECTORS. — D. W. Spencer, Geo. I. Stevens, S. J. Tiley, C. G. Cheney, E. E. Dickinson, J. H. Day, H. B. Sisson, C. E. Chapman, W. C. Griswold, F. M. Rose, L. P. Parker.

STATE BANK, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$2,081,663.16
Overdrafts,	12,369.84
Stocks and securities,	270,192.71
Banking house,	50,000.00
Due from other banks, bankers, and trust companies,	41,592.72
Due from approved reserve agents,	233,282.81
United States and National Bank Notes,	47,658.00
Gold coin and certificates,	22,930.00
Silver coin,	1,665.00
Minor coin,	46.41
Checks and cash items,	25,672.28
Total assets,	\$2,787,072.93

LIABILITIES.

Capital stock,	\$400,000.00
Other undivided profits, less current expenses and taxes paid,	338,620.87
Due to banks, bankers, and trust companies,	5,222.83
Dividends unpaid,	66.00
General deposits,	2,038,163.23
Reserved for taxes,	5,000.00
Total liabilities,	\$2,787,072.93

Past-due paper, \$9,600.00
 Par value of stock, \$100; market value, \$140.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1906.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEO. F. HILLS, *President*.GEO. H. BURT, *Cashier*.

DIRECTORS. — Geo. F. Hills, A. E. Hart, E. Gay, Geo. E. Taintor, C. H. Lawrence, P. Garvan, Jno. R. Buck, Geo. H. Burt, Walter L. Goodwin.

THE UNION BANK, NEW LONDON.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$609,320.86
Overdrafts,	2,023.37
Stocks and securities,	169,861.16
Banking house,	47,339.73
Other real estate,	3,219.18
Due from other banks, bankers, and trust companies,	8,765.15
Due from approved reserve agents,	71,409.11
United States and national bank notes;	29,376.00
Gold coin,	11,000.00
Silver coin,	2,677.00
Minor coin,	301.95
Checks and cash items,	16,537.68
Total assets,	<u>\$971,831.19</u>

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	56,193.13
Due to banks, bankers, and trust companies,	10,745.05
Dividends unpaid,	82.50
General deposits,	554,810.51
Total liabilities,	<u>\$971,831.19</u>

Past-due paper, \$12,472.46

Par value of stock, \$100; market value, \$105.

Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEO. F. TINKER, *President*.

WM. B. COIT, *Vice-President*.

C. BARRY, JR., *Cashier*.

DIRECTORS. — Wm. H. Chapman, Geo. F. Tinker, Wm. B. Coit, Frank B. Brandeggee, Chas. H. Klinck, Aug. C. Tyler, Walter C. Noyes, Edw. T. Brown, Carlos Barry, Jr., Alfred Coit, Lucius E. Whiton, Chas. R. Hanscom, Benj. L. Armstrong.

UNITED STATES BANK, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.	
Loans and discounts,	\$758,513.61
Overdrafts,	4,275.46
Stocks and securities,	1,560,266.90
Due from other banks, bankers, and trust companies,	27,022.74
Due from approved reserve agents,	239,607.32
United States and national bank notes,	42,927.00
Gold coin,	36,167.50
Silver coin,	4,058.75
Minor coin,	27.51
Checks and cash items,	14,797.73
Total assets,	\$2,687,664.52

LIABILITIES.	
Capital stock,	\$100,000.00
Surplus fund,	250,000.00
Other undivided profits, less current expenses and taxes paid,	55,003.36
Due to banks, bankers, and trust companies,	24,453.30
General deposits,	2,258,207.86
Total liabilities,	\$2,687,664.52

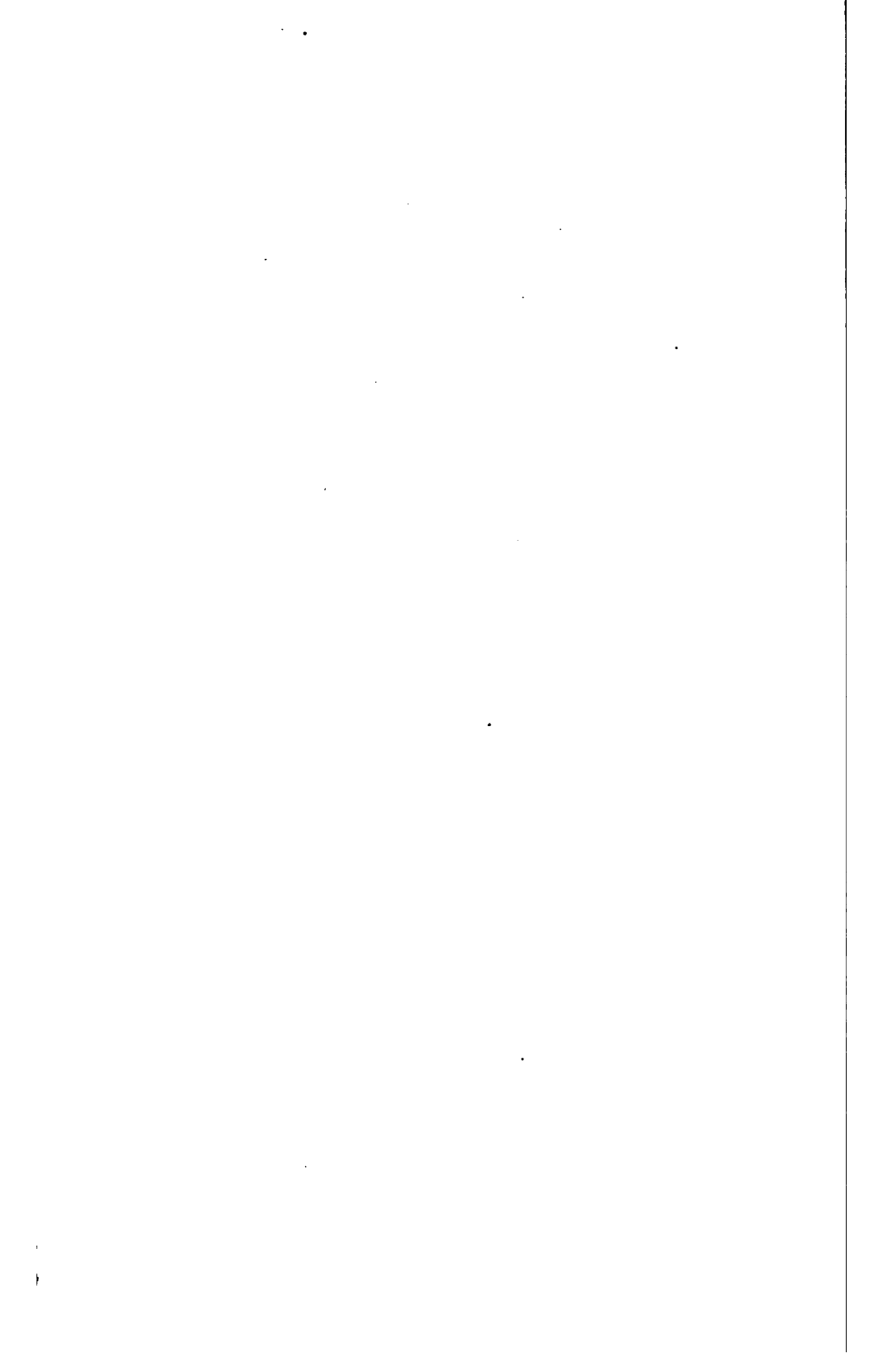
Past-due paper, \$4,250.00
 Par value of stock, \$100; market value, \$400.
 Rate per cent. of last dividend, and when paid, 5 per cent., July 1, 1906.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

H. L. BUNCE, *President.*W. B. DAVIDSON, *Cashier.*

DIRECTORS. — M. G. Bulkeley, Atwood Collins, J. O. Enders, S. G. Dunham, W. E. A. Bulkeley, J. R. Hills, D. N. Barney, M. B. Brainard, H. L. Bunce.

**ABSTRACTS OF REPORTS OF CONDITION OF THE EIGHT STATE BANKS IN CONNECTICUT ON
NOVEMBER 9, 1905, JANUARY 29, APRIL 6, JUNE 18, AND SEPTEMBER 4, 1906.**

ASSETS.	Nov. 9, 1905.	Jan. 29, 1906.	April 6, 1906.	June 18, 1906.	Sept. 4, 1906.
Loans and Discounts,	\$6,641,875.58	\$7,378,888.51	\$6,927,741.18	\$7,039,944.70	\$7,837,818.94
Overdrafts,	17,460.52	19,574.85	31,711.04	30,051.88	24,081.07
Stocks and Securities,	2,958,114.81	3,114,006.21	2,835,455.91	2,677,077.91	2,725,897.46
Banking House, Furniture, and Fixtures,	189,170.89	213,125.96	294,782.15	287,968.78	324,091.88
Real Estate,	84,380.18	44,388.54	44,888.54	44,319.18	39,319.18
Due from other Banks and Bankers,	155,018.61	223,870.89	137,062.79	153,296.94	145,685.52
Due from Approved Reserve Agents,	1,350,288.68	1,155,216.32	1,269,144.78	1,312,463.61	1,358,125.20
Specie and Currency,	579,508.10	683,630.75	535,859.58	534,023.47	503,637.49
Checks and Cash Items,	108,314.85	148,482.89	129,562.04	137,673.63	184,758.98
Totals,	\$12,028,436.62	\$12,739,576.92	\$12,119,257.96	\$12,136,749.05	\$12,428,365.67
LIABILITIES.					
Capital Stock,	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00
Surplus,	448,000.00	449,000.00	449,000.00	447,000.00	447,000.00
Undivided Profits,	677,809.84	688,381.54	718,833.01	751,531.23	785,500.46
Due to Banks and Bankers,	148,536.76	118,339.20	123,283.89	159,336.51	177,099.73
Dividends Unpaid,	1,074.26	3,287.26	2,057.96	940.96	1,246.76
Deposits,	8,506,405.76	9,324,909.76	8,580,136.44	8,532,492.03	8,818,560.40
Other Liabilities,	6,600.00	9,559.16	5,916.65	5,453.83	8,963.33
Totals,	\$12,028,436.62	\$12,739,576.92	\$12,119,257.96	\$12,136,749.05	\$12,428,365.67



REPORTS OF TRUST COMPANIES.

September 4, 1906.

THE BRIDGEPORT TRUST COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$548,345.91
Overdrafts,	1,747.73
Stocks and securities,	628,279.72
Banking house,	67,000.00
Other real estate,	31,262.77
Due from other banks, bankers, and trust companies,	155,414.44
Due from approved reserve agents,	110,225.71
United States and national bank notes,	51,955.00
Gold coin,	422.50
Minor coin,	2,828.02
Checks and cash items,	10,683.88
Total assets,	\$1,608,165.68

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	78,000.00
Other undivided profits, less current expenses and taxes paid,	28,458.15
Due to banks, bankers, and trust companies,	9,571.71
General deposits,	997,589.45
Deposits in savings department,	294,546.37
Total liabilities,	\$1,608,165.68

Past-due paper, none.

Par value of stock, \$100; market value, \$155.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

FRANCIS W. MARSH, *President*.ORANGE MERWIN, *Vice-President*.EDMUND H. JUDSON, *Treasurer*.

DIRECTORS.—Francis W. Marsh, Orange Merwin, Thomas P. Taylor, William J. Nichols, Andrew M. Cooper, D. Fairchild Wheeler, Egbert Marsh, Edmund H. Judson, Hobart E. French.

THE CANTON TRUST COMPANY, COLLINSVILLE

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$111,050.25
Overdrafts,	5,380.47
Stocks and securities,	28,690.83
Premium account,	1,207.66
Banking house,	15,000.00
Other real estate,	3,262.67
Due from other banks, bankers, and trust companies,	4,678.58
Due from approved reserve agents,	15,252.83
United States and national bank notes,	11,071.00
Gold coin,	500.00
Silver and minor coin,	2,130.70
Checks and cash items,	369.48
Due from trust accounts,	538.74
Total assets,	<u>\$199,133.21</u>

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	5,000.00
Other undivided profits, less current expenses and taxes paid,	4,367.38
General deposits,	159,550.44
Due to trust accounts,	5,215.39
Total liabilities,	<u>\$199,133.21</u>

Past-due paper, \$513.37

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

J. H. BIDWELL, *President.*

BENJ. F. CASE, *Vice-President.*

M. J. MCFARLAND, *Treasurer.*

DIRECTORS. — J. H. Bidwell, M. J. McFarland, Paul Plummer, W. R. Wagner, D. W. Bidwell, Benj. F. Case, C. T. Georgia.

THE COLONIAL TRUST COMPANY, WATERBURY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,688,299.75
Overdrafts,	15,116.50
Stocks and securities,	322,000.00
Banking house,	115,000.00
Due from other banks, bankers, and trust companies,	94,906.76
Due from approved reserve agents,	128,287.48
United States and national bank notes,	51,670.00
Gold coin,	18,305.00
Silver coin,	11,457.63
Minor coin,	2,382.11
Checks and cash items,	11,037.32
Total assets,	\$2,458,462.55

LIABILITIES.

Capital stock,	\$400,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	55,197.13
Due to banks, bankers, and trust companies,	65,000.43
General deposits,	1,838,264.99
Total liabilities,	\$2,458,462.55

Past-due paper, none.

Par value of stock, \$100; market value, \$125.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

D. S. PLUME, *President*.J. H. WHITTEMORE, *First Vice-President*.G. M. WOODRUFF, *Second Vice-President*.LOUIS N. VANKEUREN, *Treas.*

DIRECTORS. — D. S. Plume, J. H. Whittemore, G. M. Woodruff, Franklin Farrel, C. F. Brooker, A. M. Young, C. P. Goss, George E. Terry, E. L. Frisbie, Jr., J. P. Elton, W. E. Fulton.

COLUMBIA TRUST COMPANY, MIDDLETOWN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$148,644.55
Overdrafts,	322.58
Stocks and securities,	240,849.60
Furniture and fixtures,	4,000.00
Other real estate,	1,800.00
Due from other banks, bankers, and trust companies,	14,027.91
Due from approved reserve agents,	48,935.89
United States and national bank notes,	7,011.00
Gold coin,	9,692.25
Silver coin,	704.10
Minor coin,	292.28
Checks and cash items,	2,192.55
Total assets,	\$478,472.71

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	11,940.44
General deposits,	220,438.04
Deposits in savings department,	196,094.23
Total liabilities,	\$478,472.71

Past-due paper, \$4,373.36

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, May 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

E. H. BURR, *President*.

O. E. STODDARD, *Vice-President*.

C. B. LEACH, *Treasurer*.

DIRECTORS. — O. E. Stoddard, G. T. Meech, H. R. Butler, D. W. Chase, C. E. Stanley, Chas. Reynolds, C. B. Leach, E. H. Burr, J. T. Elliott.

CONNECTICUT TRUST & SAFE DEPOSIT CO., HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,986,864.46
Overdrafts,	3,380.62
Stocks and securities,	1,233,190.00
Due from other banks, bankers, and trust companies,	785,789.58
Due from approved reserve agents,	591,816.05
United States and national bank notes,	110,450.00
Gold coin,	53,135.00
Silver coin,	3,315.60
Minor coin,	381.52
Checks and cash items,	39,775.12
Total assets,	\$4,808,097.95

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	300,000.00
Other undivided profits, less current expenses and taxes paid,	128,851.91
Due to banks, bankers, and trust companies,	33,474.17
General deposits,	4,045,771.87
Total liabilities,	\$4,808,097.95

Past-due paper, \$385.85

Par value of stock, \$100; market value, \$225.

Rate per cent. of last dividend, and when paid, 5 per cent., June 30, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

MEIGS H. WHAPLES, *President.*

ARTHUR P. DAY, *Secretary.*

JOHN P. WHEELER, *Treasurer.*

HOSMER P. REDFIELD, *Ass't Treas.*

DIRECTORS.—George L. Chase, Charles H. Smith, James J. Goodwin, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples, John P. Wheeler, Henry S. Robinson, Robert W. Huntington, Jr.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$242,006.78
Overdrafts,	4,186.67
Stocks and securities,	90,695.78
Other real estate,	67.70
Due from other banks, bankers, and trust companies,	11,865.62
Due from approved reserve agents,	36,493.96
United States and national bank notes,	9,033.00
Gold coin,	150.00
Silver coin,	162.00
Minor coin,	9.00
Checks and cash items,	646.00
Due from trust accounts,	5,355.38

Total assets,	\$400,671.88
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LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	25,000.00
Other undivided profits, less current expenses and taxes paid,	12,371.14
General deposits,	312,440.74
Reserve for taxes,	360.00

Total liabilities,	\$400,671.88
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Past-due paper,	\$460.00
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Par value of stock, \$100; market value, \$150.

Rate per cent. of last dividend, and when paid, 3½ per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

JOHN M. HOLCOMBE, *President*.HAROLD G. HOLCOMBE, *Ass't Treasurer*.LOOMIS A. NEWTON, *Secretary*.

DIRECTORS.—Wm. B. Clark, Drayton Hillyer, Wm. C. Skinner, Chas. E. Gross, Geo. H. Day, John M. Holcombe, Robert Cheney, Charles P. Cooley, A. M. Bissell.

THE FIDELITY TITLE AND TRUST COMPANY, STAMFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$178,787.70
Stocks and securities,	161,826.33
Furniture and fixtures,	9,000.00
Other real estate,	28,500.00
Due from other banks, bankers, and trust companies,	4,807.40
Due from approved reserve agents,	43,011.39
United States and national bank notes,	12,872.00
Gold coin,	982.50
Silver coin,	851.35
Minor coin,	160.19
Checks and cash items,	1,030.88
Total assets,	<u>\$441,829.74</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	9,678.36
Due to banks, bankers, and trust companies,	6,317.63
General deposits,	93,708.30
Deposits in savings department,	212,125.45
Trust funds,	10,000.00
Total liabilities,	<u>\$441,829.74</u>

Past-due paper, \$945.00

Par value of stock, \$100; market value, —.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

ROBERT A. FOSDICK, *President*.

A. LELAND BROWN, *Treasurer*.

DIRECTORS. — Louis J. Curtis, Robert A. Fosdick, Richard H. Gillespie, Amos J. Givens, Wilbur E. Scofield, Stephen Smith, Geo. H. Soule, Warren H. Taylor.

THE GREENWICH TRUST, LOAN & DEPOSIT COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,004,226.88
Overdrafts, secured and unsecured,	13,518.27
Stocks and securities,	263,733.00
Banking house,	27,000.00
Other real estate,	6,000.00
Due from other banks, bankers, and trust companies,	13,470.99
Due from approved reserve agents,	237,887.57
United States and national bank notes,	45,667.00
Gold coin,	7,082.50
Silver coin,	2,213.25
Minor coin,	124.94
Checks and cash items,	1,033.17
Other assets, viz.: Advances to trust estates,	1,751.41
Total assets,	\$1,623,709.06

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	128,145.24
Due to banks, bankers, and trust companies,	17,268.75
General deposits,	603,136.55
Deposits in savings department,	820,658.24
Other liabilities, viz.: Accrued interest,	4,500.00
Total liabilities,	\$1,623,709.06

Par value of stock, \$50; market value, —.

Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

R. JAY WALSH, *President*.ALFRED A. RUNDLE, *Vice-President*.W. B. TODD, *Treasurer*.

DIRECTORS. — John F. Close, Seaman Mead, John Dayton, S. Elbert Mills, Webster Haight, E. L. Scofield, Whitman S. Mead, W. F. H. Lockwood, R. Jay Walsh.

THE HARTFORD TRUST COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,916,711.52
Overdrafts,	1,984.28
Stocks and securities,	367,012.18
Banking house,	250,000.00
Due from other banks, bankers, and trust companies,	5,973.15
Due from approved reserve agents,	77,325.18
United States and national bank notes,	87,014.00
Gold coin,	7,710.00
Silver coin,	1,583.25
Minor coin,	430.96
Checks and cash items,	72,344.18
Total assets,	\$2,788,088.70

LIABILITIES.

Capital stock,	\$300,000.00
Other undivided profits, less current expenses and taxes paid,	305,518.16
Due to banks, bankers, and trust companies,	27,825.67
General deposits,	2,154,744.87
Total liabilities,	\$2,788,088.70

Past-due paper, \$4,249.38, secured by collateral.

Par value of stock, \$100; market value, \$175.

Rate per cent. of last dividend, and when paid, 4 per cent., July 2, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

RALPH W. CUTLER, *President*.FRANK C. SUMNER, *Treasurer*.CHARLES M. JOSLYN, *Vice-President*.HENRY H. PRASE, *Secretary*.

DIRECTORS.—Charles M. Joslyn, Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, Charles E. Billings, W. E. A. Bulkeley, Edward Milligan, John L. Way.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$250,369.58
Stocks and securities,	375,581.68
Banking house,	23,000.00
Other real estate,	12,451.62
Due from other banks, bankers, and trust companies,	28,737.72
United States and national bank notes,	3,252.00
Gold coin,	95.00
Silver coin,	164.50
Minor coin,	15.12
Checks and cash items,	7,630.13
Current accounts receivable,	9,305.96
Total assets,	<u>\$710,603.31</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	13,007.44
Deposits in savings department,	616,121.77
Trust estates,	14,660.42
Current accounts payable,	6,813.68
Total liabilities,	<u>\$710,603.31</u>

Past-due paper, \$329.03
 Par value of stock, \$100; market value, \$120.
 Rate per cent. of last dividend, and when paid, 3 per cent., April 16, 1906.
 Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

CHAS. E. CLARK, *President.*DANIEL S. BRINSMADE, *Vice-President.*CHAS. N. DOWNS, *Treasurer.*

DIRECTORS.—Charles N. Downs, William S. Downs, Julius G. Day, Daniel S. Brinsmade, Henry F. Wanning, Edwin B. Gager, David A. Nichols, Charles E. Clark, Watson J. Miller, Charles H. Nettleton.

**THE MANCHESTER TRUST AND SAFE DEPOSIT CO.,
SOUTH MANCHESTER.**

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$165,472.98
Overdrafts,	1,069.66
Stocks and securities,	39,729.63
Furniture and fixtures,	2,153.03
Due from other banks, bankers, and trust companies,	3,518.00
Due from approved reserve agents,	22,136.24
United States and national bank notes,	12,022.00
Gold coin,	1,435.00
Silver coin,	1,100.00
Minor coin,	129.53
Checks and cash items,	777.30
Total assets,	\$249,543.37

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	3,732.94
Due to bank, bankers, and trust companies,	1,956.13
General deposits,	193,854.30
Total liabilities,	\$249,543.37

Past-due paper, \$1,030.00

Par value of stock, \$100; market value, \$100.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

C. G. WATKINS, *President.*

J. T. ROBERTSON, *Vice-President.*

R. LA MOTTE RUSSELL, *Treasurer.*

DIRECTORS. — C. G. Watkins, J. T. Robertson, J. W. Hale, C. E. House, W. C. Cheney, H. O. Bowers, W. E. Hibbard, T. G. Vibberts, R. La Motte Russell.

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$34,336.50
Stocks and securities,	19,820.00
Due from other banks, bankers, and trust companies,	5,551.01
Due from trust funds,	1,190.65
Total assets,	<u>\$60,898.16</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	4,818.60
Due to trust funds,	6,079.56
Total liabilities,	<u>\$60,898.16</u>

Past-due paper, none.

Par value of stock, \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, 5 per cent. annually, July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

WALTER HUBBARD, *President*.CHARLES L. ROCKWELL, *Treasurer*.

DIRECTORS.—Walter Hubbard, N. L. Bradley, John L. Billard, C. F. Lindsley, Geo. M. Curtis, C. L. Rockwell.

THE NEW HAVEN TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$439,868.84
Overdrafts,	64.07
Stocks and securities,	151,560.25
Due from other banks, bankers, and trust companies,	22,770.10
Due from approved reserve agents,	37,423.90
United States and national bank notes,	16,379.00
Gold coin,	3,220.00
Silver coin,	539.50
Minor coin,	28.47
Checks and cash items,	583.09
Total assets,	<u>\$672,437.22</u>

LIABILITIES.

Capital stock,	\$150,000.00
Surplus fund,	37,500.00
Other undivided profits, less current expenses and taxes paid,	20,868.69
General deposits,	464,068.53
Total liabilities,	<u>\$672,437.22</u>

Par value of stock, \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, 2 per cent., January, 1902.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

THOMAS HOOKER, *President.*W. PERRY CURTISS, *Vice-Pres. and Treas.*DEAN B. LYMAN, *Sec'y and Ass't Treas.*

DIRECTORS. — Pierce N. Welch, Henry F. English, Thomas Hooker, Max Adler, Joseph Porter, Morris F. Tyler, Samuel E. Merwin, Eli Whitney, Benjamin R. English, Henry C. White, Victor Morris Tyler, Elliott H. Morse, Harry G. Day, W. Perry Curtiss.

THE PEOPLE'S BANK AND TRUST COMPANY,
NEW HAVEN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$225,560.27
Stocks and securities,	70,553.75
Furniture and fixtures,	6,751.73
Due from other banks, bankers, and trust companies,	20,299.59
Due from approved reserve agents,	27,529.03
United States and national bank notes,	8,734.00
Gold coin,	2,000.00
Silver coin,	973.90
Minor coin,	180.00
Checks and cash items,	1,135.80
Expenses of organization, etc.,	1,910.57
Total assets,	\$365,628.64

LIABILITIES.

Capital stock,	\$90,500.00
General deposits,	133,324.90
Deposits in savings department,	141,803.74
Total liabilities,	\$365,628.64

Past-due paper, none.

Par value of stock, \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, none.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

GEORGE B. MARTIN, *President*.

C. H. CONWAY, *Vice-President*.

R. D. MUIR, *Treasurer*.

DIRECTORS. — H. W. Asher, G. H. Bishop, H. C. Bretzfelder, F. C. Boyd, Wm. H. Barton, Daniel Colwell, Cornelius H. Conway, A. B. Dunham, C. E. Graham, Harrison Hewitt, F. C. Howe, S. J. Hugo, E. L. Isbell, F. A. Ives, P. M. Kennedy, G. B. Martin, J. G. Maynard, C. A. Moeller, R. D. Muir, J. N. Rowe, J. O. Shares, H. H. Smith, J. W. Townsend, A. B. Woodford, R. A. Yungermann.

THE SECURITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$463,586.46
Overdrafts,	101.08
Stocks and securities,	352,161.45
Due from other banks, bankers, and trust companies,	57,546.30
Due from approved reserve agents,	74,787.62
United States and national bank notes,	18,114.00
Gold, coin,	11,030.00
Silver coin,	622.75
Minor coin,	12.17
Checks and cash items,	4,231.28
Due from trust accounts,	11,559.84
Total assets,	<u>\$993,752.95</u>

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	34,708.02
Due to banks, bankers, and trust companies,	6,220.15
General deposits,	484,520.49
Trust deposits,	168,304.29
Total liabilities,	<u>\$993,752.95</u>

Past-due paper, none.

Par value of stock, \$100; market value, \$130.

Rate per cent. of last dividend, and when paid, 5 per cent. per annum, 2½ per cent. July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

ATWOOD COLLINS, *President.*FRANCIS PARSONS, *Secretary.*CHAS. EDW. PRIOR, *Vice-Pres. and Treas.* CHAS. EDW. PRIOR, JR., *Ass't Treas.*

DIRECTORS. — Carlos C. Kimball, Gurdon W. Russell, Frederick R. Foster, Samuel G. Dunham, John G. Root, Atwood Collins, Rienzi B. Parker, D. Newton Barney, Chas. Edw. Prior, Lyman B. Brainerd, Sidney W. Crofut, Martin C. Hillery, Francis Parsons.

THE SEYMOUR TRUST COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$282,721.82
Overdrafts,	336.54
Stocks and securities,	67,463.62
Furniture and fixtures,	2,500.00
Due from other banks, bankers, and trust companies,	774.42
Due from approved reserve agents,	96,717.35
United States and national bank notes,	8,721.00
Gold coin,	2,143.50
Silver coin,	419.54
Minor coin,	154.51
Checks and cash items,	138.22
Other assets, viz.: (silver) Asst. Treas., N. Y.,	1,000.00

Total assets,	\$463,090.52
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LIABILITIES.

Capital stock,	\$70,000.00
Surplus fund,	7,000.00
Other undivided profits, less current expenses and taxes paid,	4,913.72
Due to banks, bankers, and trust companies,	1,207.07
General deposits,	226,913.32
Deposits in savings department,	123,056.41
Bills payable,	30,000.00

Total liabilities,	\$463,090.52
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Past-due paper,	\$100.00
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Par value of stock, \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, none.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

EDMUND DAY, *President*.W. L. WARD, *Vice-President*.C. S. BOIES, *Treasurer*.

OFFICERS.—G. E. Matthies, W. L. Ward, F. H. Beecher, Fred A. Rugg, C. H. Lounsbury, W. H. H. Wooster.

THE SOUTH NORWALK TRUST COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$666,044.06
Overdrafts,	.88
Stocks and securities,	219,605.00
Premium account,	3,770.50
Furniture and fixtures,	3,000.00
Banking house,	22,000.00
Due from other banks, bankers, and trust companies,	15,959.04
Due from approved reserve agents,	57,551.63
United States and national bank notes,	27,297.00
Gold coin,	1,490.00
Silver coin,	1,800.00
Minor coin,	81.08
Checks and cash items,	2,421.40
Total assets,	\$1,021,020.59

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	12,000.00
Other undivided profits, less current expenses and taxes paid,	24,188.96
Due to banks, bankers, and trust companies,	5,424.41
Dividends unpaid,	34.00
General deposits,	209,550.02
Deposits in savings department,	694,266.06
Trust funds,	25,557.14
Total liabilities,	\$1,021,020.59

Past-due paper, \$12,500.00

Par value of stock, \$50; market value, \$55.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

RICHARD H. GOLDEN, *President.*

EDWIN O. KEELER, *Vice-President.*

CHARLES E. HOTT, *Treasurer.*

DIRECTORS.—Richard H. Golden, Thos. I. Raymond, Nelson Taylor, Franklin A. Smith, Chas. E. Seymour, Joseph R. Taylor, Chas. E. Hoyt, Edwin O. Keeler, Asa B. Woodward.

THE SOUTHPORT TRUST COMPANY.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$17,248.26
Stocks and securities,	80,611.25
Furniture and fixtures,	500.00
Banking house,	6,000.00
Due from other banks, bankers, and trust companies,	368.89
Due from approved reserve agents,	10,454.31
United States and national bank notes,	13,386.00
Gold coin,	65.00
Silver coin,	1,107.95
Minor coin,	130.52
Checks and cash items,	2,998.50
Total assets,	<u>\$132,870.68</u>

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	6,500.00
Other undivided profits, less current expenses and taxes paid,	2,775.86
Due to banks, bankers, and trust companies,	701.42
Dividends unpaid,	20.00
General deposits,	97,873.40
Total liabilities,	<u>\$132,870.68</u>

Past-due paper, none.

Par value of stock, \$100; market value, no sales.

Rate per cent. of last dividend, and when paid, 2 per cent., May 10, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

A. O. JENNINGS, *President*. W. H. PERRY, O. G. JENNINGS, *Vice-Presidents*.
R. G. DEMAREST, *Treasurer*.

DIRECTORS.—A. O. Jennings, W. H. Perry, J. H. Perry, J. W. Perry,
C. M. Gilman, J. L. Hetzel, C. M. Taintor, O. G. Jennings, E. S. Banks, E. T.
Bedford.

THE STAMFORD TRUST COMPANY, STAMFORD.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$1,766,008.65
Overdrafts,	24.65
Stocks and securities,	820,952.54
Real estate,	28,245.50
Due from other banks, bankers, and trust companies,	16,831.90
Due from approved reserve agents,	215,761.65
United States and national bank notes,	95,476.00
Gold coin,	3,890.05
Silver coin,	2,448.95
Minor coin,	816.79
Checks and cash items,	19,900.55
Total assets,	\$2,970,357.23

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	91,769.21
Due to banks, bankers, and trust companies,	19,660.60
Dividends unpaid,	60.00
General deposits,	554,690.60
Deposits in savings department,	1,861,916.65
Other liabilities, viz: Trust funds,	142,260.17
Total liabilities,	\$2,970,357.23

Past-due paper, \$1,505.00. \$765 claims against solvent estates awaiting settlement.

Par value of stock, \$100; market value, —.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

JOHN A. BROWN, *President*.

WALTON FERGUSON, *Vice-President*.

W. D. DASKAM, *Treasurer*.

DIRECTORS. — John A. Brown, Walton Ferguson, Samuel Fessenden, Albert J. Hatch, William H. Judd, Chas. H. Lounsbury, Schuyler Merritt, Henry K. McHarg, Wm. W. Skiddy.

THE THAMES LOAN & TRUST COMPANY, NORWICH.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$612,755.01
Overdrafts,	22.45
Stocks and securities,	83,978.75
Banking house,	10,000.00
Other real estate,	9,975.58
Due from other banks, bankers, and trust companies,	77,010.90
Due from approved reserve agents,	54,570.60
United States and national bank notes,	14,877.00
Gold coin,	5,500.00
Silver coin,	1,800.00
Minor coin,	164.20
Checks and cash items,	52,066.39
Total assets,	\$922,720.88

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	18,291.62
Due to banks, bankers, and trust companies,	2,290.04
Dividends unpaid,	30.00
General deposits,	337,800.04
Deposits in savings department,	311,309.18
Notes and bills re-discounted,	5,000.00
Bills payable,	98,000.00
Total liabilities,	\$922,720.88

Past-due paper, \$2,618.72

Par value of stock, \$100; market value, \$160.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

F. S. JEROME, *President*.

R. W. PERKINS, *Treasurer*.

DIRECTORS.—J. Hunt Smith, F. S. Jerome, R. W. Perkins, M. E. Lincoln, H. H. Gallup, J. L. Mitchell, I. L. Peck, F. W. Browning, N. J. Ayling, Angus Park, E. H. Knowles, A. L. Potter.

THOMPSONVILLE TRUST COMPANY, THOMPSONVILLE.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$137,672.28
Stocks and securities,	19,010.00
Banking house,	4,000.00
Other real estate,	1,000.00
Due from other banks, bankers, and trust companies,	8,706.97
Due from approved reserve agents,	30,913.82
United States and national bank notes,	13,796.00
Gold coin,	3,470.00
Silver coin,	3,046.80
Minor coin,	116.31
Checks and cash items,	278.70
Total assets,	\$222,010.88

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	38,374.23
Other undivided profits, less current expenses and taxes paid,	1,733.62
Due to banks, bankers, and trust companies,	734.64
Dividends unpaid,	626.25
General deposits,	155,542.14
Total liabilities,	\$222,010.88

Past-due paper, \$7,625.00

Par value of stock, \$25; market value, \$35.

Rate per cent. of last dividend, and when paid, 3 per cent., April, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

L. A. UPSON, *President.*

TUDOR GOWDY, *Vice-President.*

WILLIS GOWDY, *Cashier and Treasurer.*

DIRECTORS.—L. A. Upson, Willis Gowdy, Tudor Gowdy, G. A. Douglas, Robt. Gowdy.

THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 4, 1906.

ASSETS.

Loans and discounts,	\$446,328.02
Stocks and securities,	272,561.21
Banking house,	2,000.00
Due from other banks, bankers, and trust companies,	33,258.99
Due from approved reserve agents,	110,822.52
United States and national bank notes,	42,151.00
Gold coin,	8,727.50
Silver coin,	1,521.30
Minor coin,	159.83
Checks and cash items,	14,852.94
Total assets,	\$932,183.31

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	78,362.90
Due to banks, bankers, and trust companies,	13.66
General deposits,	643,806.75
Contingent fund,	10,000.00
Total liabilities,	\$932,183.31

Past-due paper, \$17,160.00, secured by collateral.

Par value of stock, \$100; market value, none on the market.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1906.

Do the loans and discounts to parties in this state amount to one-half of the capital stock? Yes.

HENRY L. HOTCHKISS, *President.*LOUIS H. BRISTOL, *Vice-President.*EUGENE S. BRISTOL, *Treasurer.*

DIRECTORS.—Louis H. Bristol, Henry L. Hotchkiss, Eugene S. Bristol, Ezekiel G. Stoddard, H. Stuart Hotchkiss, Henry H. Townshend.

ABSTRACT OF REPORTS OF CONDITION OF THE TWENTY-TWO TRUST COMPANIES IN CONNECTICUT
ON NOVEMBER 9, 1905, JANUARY 29, APRIL 6, JUNE 18, AND SEPTEMBER 4, 1906.

ASSETS.		Nov. 9, 1905.	Jan. 29, 1906.	April 6, 1906.	June 18, 1906.	Sept. 4, 1906.
Loans and Discounts,	.	\$11,933,066.11	\$12,474,978.06	\$12,894,611.87	\$12,723,908.19	\$13,832,910.53
Overdrafts,	.	70,754.14	42,387.55	34,239.21	46,662.94	47,256.45
Stocks and Securities,	.	6,265,956.76	6,133,796.49	6,807,632.83	6,003,068.38	5,914,844.73
Banking House, Furniture, and Fixtures,	.	559,492.00	581,780.43	565,257.20	569,862.35	568,904.76
Real Estate,	.	82,877.96	82,268.19	111,919.40	104,762.91	122,565.94
Due from other Banks and Bankers,	.	816,259.86	856,695.04	696,841.46	1,171,469.88	1,882,268.26
Due from Approved Reserve Agents,	.	1,747,164.44	2,254,041.94	1,640,897.28	2,004,899.29	2,027,904.32
Specie and Currency,	.	819,899.64	888,808.11	853,918.56	842,639.37	848,854.43
Checks and Cash Items,	.	105,031.11	137,648.13	243,721.14	144,317.48	246,126.83
Other Assets,	.	87,550.40	37,922.65	32,136.60	29,536.66	32,612.55
Totals,	.	\$22,487,981.92	\$23,440,311.64	\$23,310,215.55	\$23,640,127.45	\$24,523,749.24
LIABILITIES.						
Capital Stock,	.	\$2,495,000.00	\$2,545,000.00	\$2,580,000.00	\$2,585,500.00	\$2,635,500.00
Surplus,	.	913,519.46	949,636.56	953,876.72	958,376.72	979,374.23
Undivided Profits,	.	869,812.61	902,596.12	901,712.15	969,509.04	984,199.49
Due to Banks and Bankers,	.	324,233.59	384,429.67	303,632.52	288,479.85	197,666.48
Dividends unpaid,	.	550.00	672.00	949.25	748.25	770.25
General Deposits,	.	12,839,250.50	13,229,047.52	13,085,975.32	13,168,916.86	13,925,689.56
Savings Deposits,	.	4,472,152.49	4,767,394.74	4,926,441.04	5,028,264.25	5,271,898.10
Other Liabilities,	.	528,478.27	671,585.03	558,138.55	659,342.48	538,701.13
Totals,	.	\$22,487,981.92	\$23,440,311.64	\$23,310,215.55	\$23,640,127.45	\$24,523,749.24

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LAWS

RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

GENERAL STATUTES.

REVISION OF 1902.

Construction of Statutes.

§ 1. Construction of statutes; words and phrases.

In the construction¹ of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language;² and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

1895.
Rev. 1895, § 1.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

1884.
Railroad
company.

The term "banks" shall include all incorporated banks.

Rev. 1875, p. 553,
§8. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

Savings banks.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

Rev. 1875, p. 553,
§8.
Public build-
ings.

Words importing the singular number may extend and be applied to several persons or things,³ and words importing the plural number may include the singular.

1865.
Number.

§ 1. (1) The history and progress of laws furnish a legitimate and useful aid in their construction. 20 C. 518; (2) 61 C. 12, 63 C. 388; (3) 57 C. 57; (4) 57 C. 57; (5) 67 C. 289, 68 C. 515; (6) 59 C. 367, 67 C. 48, 49, 469, 70 C. 565.

Gender. Words importing the masculine gender may be applied to females.⁴

Joint authority. Words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them.

Month. Year. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed.

Oath. Sworn. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm."

Person, another. The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, societies, and associations.

Proceeding, following, succeeding. The words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

Rev. 1908. Notice by publication. Whenever notice of any action or other proceeding is required, either by statute or by order of court, to be given by publication in a newspaper, the newspaper selected for that purpose, unless otherwise expressly prescribed, shall be one published in this state and having a substantial circulation in the town in which at least one of the parties, for whose benefit said notice is given, resides.

1881. Repeal of statute; effect of. When a statute repealing another is afterwards repealed the first shall not be revived without express words to that effect.

1881. Punishments, penalties, pending suits, and prosecutions not affected by repeal. The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.⁵

1881. The passage or repeal of an act shall not affect any action then pending.⁶

Rev. 1888, §418. 1889, ch. 39.

§ 2. When public and special acts take effect. All public acts, except when otherwise therein specially provided, shall take effect on the first day of July following the adjournment of the session of the general assembly at which they are passed, and special acts, unless otherwise therein provided, from the day of their approval.

1863, 1874, 1893, 1895. Rev. 1898, §405.

§ 254. Trust funds, how invested. Trust funds, unless it is otherwise provided in the instrument creating the trust,

may be loaned on the security of mortgages on unincumbered real estate in this state, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this state, or of any town, city, or borough of this state, or in any bonds, stocks, or other securities which the savings banks in this state are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this state.

§ 888. Service on bank or trust company as garnishee. Whenever a bank, savings bank, or trust company, is named as garnishee, process shall be served by leaving a copy thereof at the garnishee's principal office during its regular hours of business, or by leaving such copy with its treasurer, cashier, or teller.

1899, ch. 134.
1901, ch. 90.

§ 1201. Unlawful waste on mortgaged premises. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in, such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879.
Rev. 1898, §1445.

§ 1412. Embezzlement by public officer and others. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, and every trustee under a testamentary or express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1874, 1878.
Rev. 1898, §1378.

§ 1801. Cited 72 C. 470; 73 C. 117.

§ 1412. Cited 70 C. 274, 375. Collector of town taxes is a town officer or agent within meaning of this section. 73 C. 97.

1880, 1841, 1848.
 Rev. 1888, §1581.
 1886, ch. 128.
 1897, ch. 130.
 1899, ch. 141.

§ 1415. Obtaining money by false pretenses. Every person who shall, by any false token, pretense, or device, obtain from another any valuable thing, or any leasehold interest, or the performance of any valuable service, with intent to defraud him or any other person; or who shall obtain from another person any valuable thing, or the performance of any valuable service, by means of delivering a check, order, or draft on a third party, purporting to be an order for the payment of money, when such person knows that the maker is not entitled to draw on the drawee for the sum specified, shall be fined not more than five hundred dollars, or imprisoned not more than three years, or both.

1899, ch. 142.

§ 1422. False entries by bank officials. Every treasurer, cashier, officer, clerk, or agent, or employee, of any savings bank, trust company, bank, or banking association in this state, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the bank commissioners of this state, or the officers or auditors of, or any person appointed to examine the affairs or condition of, such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned not more than ten years.

1899, ch. 160.
 1899, ch. 212.
 1901, ch. 143, §18.

§ 1969. Deposit of public money and trust funds. Any public official of the state, or of any county, municipality, or school district, is hereby authorized to deposit any funds or moneys in his hands belonging to the state, or to such county, municipality, or district, or held by him as such official, or as a trustee, in and with any national or state bank or trust company in this state; *provided, however,* that such deposits shall only be made in his name as such official or trustee, or in the name of the state, county, municipality, or school district, to which the money belongs, and that in no case shall the deposit by such official in any one bank or trust company exceed in aggregate at any one time thirty per cent. of the capital, surplus, and undivided profits, of such bank or trust company; and *provided, further,* that whatever interest or other pecuniary

§ 1415. What facts within this section. 12 C. 111. Particular kind of false pretense must be alleged. 27 C. 320. Mere naked assertion may be false pretense. *Id.* 591. Evidence of pecuniary ability inadmissible to rebut motive. *Id.* 592. False pretenses must be made before property is obtained. 43 C. 479.

consideration such bank or trust company shall allow for or upon such deposit shall belong to and accrue to the benefit of the state, or such county, municipality, or district. Nothing herein shall affect the provisions of the charter of any municipal corporation.

Taxation.

[Public Acts of 1905, Substitute for Senate Bill No. 122, Chapter 54.]

An Act amending an Act concerning Taxes on Corporations.

§ 2331. Certain corporations to report and pay tax to state. Section 2331 of the general statutes as amended by chapter 204 of the public acts of 1903 is hereby amended by striking out in the sixteenth line of said section the words "first day of February" and inserting in lieu thereof the words "thirtieth day of September next prior thereto," so that said section as amended shall read as follows: The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall, annually, in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and, on or before the last day of the following February, each of the corporations aforesaid shall pay to the treasurer of this state a tax of one per centum on the market value of each share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the thirtieth day of September next prior thereto, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

1851, 1866, 1868,
1869, 1872, 1873,
1879, 1880.
Rev. 1893, §§ 3387,
3387, 3915, 3916,
3917.
1869, chs. 68,
945.
1868, chs. 160,
189.
1897, chs. 153,
305.
1899, ch. 178.
1901, chs. 106,
165.
1903, ch. 204.
1905, ch. 54.

[General Statutes.]

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of

1901, chs. 106,
165.

§ 2331. Under former statute secretary not liable for the tax, but only for the forfeiture. 68 C. 311.

each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or before the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331 or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

1891, 1896, 1898,
1899, 1872, 1877,
1879, 1890.
Rev. 1888, §§ 2896,
2897, 2915, 2916,
2917.
1899, chs. 68,
248.
1893, chs. 160,
189.
1897, chs. 158,
205.
1899, ch. 178.
1901, ch. 106.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association located in this state, which were on the first day of the preceding October owned by non-residents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

[Public Acts of 1905, Substitute for House Bill No. 266, Chapter 157.]
An Act amending an Act concerning Exemptions and Deductions from State Taxes.

1901, ch. 106.
1906, ch. 197.

§ 2334. Exemptions and deductions from state taxes.
SECTION 1. Section 2334 of the general statutes is hereby

amended by striking out in the twenty-third line of said section the figures "1906" and inserting in lieu thereof the figures "1910," so that said section as amended shall read as follows: So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall, upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding the amount received by him upon the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1910, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

§ 2. When such exemptions and deductions cease. The extension granted by the provisions of § 1 of this act is intended to give the associations, corporations, and societies therein mentioned opportunity to dispose of the investments now held by them which are within the provisions of said section, and no such association, corporation, or society shall be entitled to any payments therein provided for after said thirty-first day of March, 1910.

[General Statutes.]

§ 2335. Stockholders exempt. Treasurer collects un- 1901, chs. 108, 109.
paid taxes. Stockholders in the corporations mentioned in

§ 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

1853.
Rev. 1893, §5533.
1897, ch. 38.

§ 2336. Returns by corporations of pledged stocks and bonds. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this state, shall, upon the request of the assessors of any town, city, or borough, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town, city, or borough, where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town, city, or borough.

[Public Acts of 1903, Substitute for House Bill No. 54, Chapter 63.]

An Act concerning Taxes on Inheritances.

1903, ch. 63, § 1.

§ 2368. Succession tax for different classes. Executors liable. Section 2368 of the general statutes is hereby amended by striking out in line four the words "by the inheritance laws of this state" and inserting in lieu thereof the words "by inheritance," so that said section when amended shall read as follows: In all such estates any property within the jurisdiction of this state, and any interest therein, whether tangible or intangible, and whether belonging to parties in this state or not, which shall pass by will or by inheritance to the parent or parents, husband, wife, or lineal descendants, or legally adopted child of the deceased person, shall be liable to a tax of one-half of one per centum of its value for the use of the state; and any such estate or interest therein which shall so pass to collateral kindred, or to strangers to the blood, or to any corporation, voluntary association, or society, shall be liable to a tax of three per centum of its value for the use of the state. All executors and administrators shall be liable for all such taxes, with interest thereon at the rate of nine per centum per annum from the time when said taxes shall become payable until the same shall have been paid as hereinafter directed.

[Public Acts of 1905, Substitute for House Bill No. 442, Chapter 254.]
An Act amending an Act concerning Taxes on Inheritances.

1905, ch. 254.

Tax, how paid, when executor is appointed under other jurisdiction. Section 2 of chapter 63 of the public acts of

1903 is hereby amended to read as follows: Before an executor, administrator, or trustee appointed under the laws of any other jurisdiction assigns, transfers, or takes possession of any capital stock, chose in action, or other property standing in the name or belonging to the estate of, or held in trust for a decedent and liable to the tax prescribed in § 2368 of the general statutes as amended by chapter 63 of the public acts of 1903, such tax must be paid except as hereinafter provided. No corporation or person in this state having possession of or control over securities, deposits, or other property of the estate of a decedent who died a resident of another jurisdiction, including the shares of the capital stock of, or other interests in the corporation making the delivery or transfer herein referred to, shall deliver or transfer the same to such an executor, administrator, or trustee, as aforesaid, or to the legal representatives of such decedent, or on their order or request, unless notice of the time and place of such intended delivery or transfer be mailed to the tax commissioner at least ten days prior to said delivery or transfer; nor shall any such corporation or person make any of the deliveries or transfers in this section referred to without retaining a sufficient amount of the property to pay any tax which may be due, or may thereafter become due under § 2368 as amended, unless the said tax commissioner consents thereto in writing. Said tax commissioner, personally or by his representative, may examine said securities, deposits, or property at the time of such delivery or transfer. Failure to mail such notice, or to allow such examination, or to retain a sufficient amount to pay such tax as above provided, shall, in the absence of the consent above referred to, render said corporation or person liable to the payment of a penalty of three times the amount of the tax, due or thereafter to become due upon the passing of such property, which payment shall be enforced in an action brought in the name of the state; provided, that such delivery or transfer may be made without such notice, or such consent of said tax commissioner, to the legal representatives of nonresident decedents duly appointed in this state to administer the estates of such nonresident decedents. When no ancillary administration has been taken out in this state on the estate of such nonresident decedent, the tax commissioner shall, as speedily as possible after receiving notice of said property, or of the intended delivery or transfer thereof, fix the valuation of such property for the purpose of assessing such tax, and shall assess the tax, and the amount thereof, payable on such property. Wherever a tax is assessed on such property by said tax commissioner, he shall

forthwith lodge with the state treasurer a statement showing said valuation and the amount of said tax, and shall give notice thereof to the person or corporation having possession of or control over said property. Any administrator or executor appointed under the laws of any other jurisdiction who is aggrieved by the valuation or assessment fixed as aforesaid by the tax commissioner, may, within twenty days after the date of the filing of the aforesaid statement with the treasurer, apply to the court of probate in any district in which any of said property so assessed is situated, which court shall have full power to cause a revaluation of all of the property so assessed, and a reassessment of the tax thereon, to be made in the manner provided by law for the appraisal of, and the assessment of the inheritance tax on estates of resident decedents, and subject to the same rights of appeal. Where ancillary administration has been taken out in this state on the estates of nonresident decedents, the court of probate having jurisdiction of said estate shall have the same powers in relation to the inheritance tax on the property of said estate that it has in estates of resident decedents, and subject to the same rights of appeal. Due notice of all hearings relating to said tax shall be given to the state treasurer by said court of probate, as in the case of the estate of a resident decedent.

[Public Acts of 1903, Senate Bill No. 176, Chapter 189.]

An Act concerning Returns by and Tax on Savings Banks.

1880, 1878, 1876,
1877, 1873.
Rev. 1898, § 2018.
1903, ch. 189.

§ 2422. Returns by, and tax on, savings banks. Section 2422 of the general statutes is hereby amended to read as follows: The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; also of the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation; also of the amount invested in certain corporate stocks, as provided in § 2334; also of the assessed value of all real estate assessed against said savings bank in the year preceding the first day of said January, together with a specific list of the same, and the amount of taxes paid or payable thereon during said year; and every savings bank shall pay to the state, one-half on or before the twentieth

§ 2422. No deduction allowed because of securities of the United States exempt from taxation. 38 C. 173.

of January and one-half on or before the twentieth of July in every year, a tax on its corporate franchise, computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the annual tax shall equal one-fourth of one per cent. of the amount of its deposits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year prior to the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 20. Pledge of stock. Shares of stock in any corporation organized under the laws of this state or of the United States, or treasurer's receipts for payment on subscription to the stock of any corporation organized under the laws of this state, may be pledged by delivering the certificate of such stock or such receipt to the pledgee, with a power of attorney for its transfer; but no such pledge shall be effectual to hold such stock against any person other than the pledgor, his executor, or administrator, unless there shall be an actual transfer of the same upon the books of the corporation, or unless a copy of such power of attorney shall be filed with the corporation.

§ 24. Failure to hold meeting or elect officers. Whenever any corporation shall have failed to hold its annual meeting or to elect officers thereat, and no provision is contained in its charter, articles of association, certificate of incorporation, or by-laws, or is made by law, otherwise than is provided in this section for such contingency, the officers of such corporation shall hold office until others shall be chosen in their stead, and a special or annual meeting may be called by the persons whose duty it is to call the annual meeting, or, on the neglect or refusal of such persons, by not less than three of the members of a corporation having no capital stock, or by the holders of one-tenth of the capital stock of corporations having capital stock, by giving in writing such notice as is required in calling the annual meeting, and at such meeting the necessary officers may

be elected, and the failure aforesaid shall not impair the rights of such corporation. Nothing in this section shall revive any corporation whose powers may have expired for any cause other than that hereinbefore named or any corporation which in fact shall have abandoned and ceased to exercise its powers and franchises.

[Public Acts of 1905, Senate Bill No. 632, Chapter 171.]

An Act concerning Proxies at Stockholders' Meetings.

1905, ch. 171.

Stockholders' vote; proxies. Section 25 of chapter 194 of the public acts of 1903 is hereby amended by adding at the end of said section the words "unless a longer term be expressly provided for therein," so that said section as amended shall read as follows: At all stockholders' meetings stockholders may vote in person or by an attorney duly authorized by a written power. Every share of stock shall entitle the holder thereof to one vote except when otherwise provided in its charter or certificate of incorporation or in any statute affecting it, and persons holding stock in a fiduciary capacity and pledgors of stock shown to be such by the record of transfer shall have the same voting rights upon shares of stock so held as any holder of such shares would have, except that pledgors in the transfer of stock may expressly empower the pledgees to vote thereon. No proxy hereafter made shall be valid after the expiration of eleven months from the date of its execution unless a longer term be expressly provided for therein.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 43. Alteration and repeal of charters. All acts creating or authorizing the organization of corporations or altering the charters of corporations, which have been or shall be passed by the general assembly, and all charters under which no corporation has been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the general assembly, unless otherwise expressly provided in such acts; but no such amendment or repeal shall impair any remedy against any such corporation or against its officers, directors, or stockholders, for any liability which shall have been previously incurred; and all such amendments shall apply to every corporation except in so far as is otherwise expressly provided.

§ 46. Location not to be changed. No bank, savings bank, insurance company, or trust company shall change its location from one town to another except by an act of the general assembly.

[Public Acts of 1905, House Bill No. 644, Chapter 219.]

An Act amending an Act concerning the Organization of Corporations.

Charter without organization void after two years.

1905, ch. 219.

Section 54 of chapter 194 of the public acts of 1903 is hereby amended by striking out the words "except a street railway company and" in the second line thereof, so that said section as amended shall read as follows: The charter of every specially chartered corporation, except as otherwise provided by law, shall be void, unless such corporation shall be organized and a certificate of such organization, sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the secretary of the state within two years from the date of the approval of such charter. The secretary shall thereupon record such certificate in a book kept by him for that purpose.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 55. Acceptance and effect of charter amendment.

When any amendment or alteration of the charter of any specially chartered corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative unless, within six months after its passage, it shall be accepted at a meeting of such corporation warned and held for that purpose, nor unless, within said period, an attested copy of said acceptance shall be filed in the office of the secretary of the state, to be recorded by him in a book kept for that purpose; and such acceptance shall make the original charter and all resolutions amending and altering the same subject to amendment, alteration, and repeal, at the pleasure of the general assembly. If such amendment shall be made before the acceptance of the original charter, then such amendment may be accepted at the same time such original charter is accepted.

[General Statutes, Chapter 199.]

State Banks and Trust Companies.

§ 3399. Banks organized under act of 1852. All banks organized under the act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred and be subject to all the restrictions imposed by said act and the several acts in addition thereto; and all said acts shall remain in force as private acts

1852.
Rev. 1898, §1761.

for the government of said institutions only, and shall be subject to alteration, amendment, or repeal.

1879.
Rev. 1898, §1768.
1901, ch. 143, §1.

§ 3400. Reserve fund. Every state bank and trust company shall at all times maintain a reserve fund of fifteen per cent. of its aggregate deposits. Of this reserve fund, not less than four-fifteenths shall consist of gold and silver coin, the demand obligations of the United States, or national bank currency, and be held by such bank or trust company in its banking office. The remainder of such reserve fund may consist of balances subject to demand draft with reserve agents and of railroad bonds which are legal investments for the savings banks of this state; *provided*, that such reserve agents shall be banks which are members of the clearing house associations of New York, Boston, Philadelphia, Chicago, or Albany, or state banks or trust companies located in New Haven or Hartford, and in each instance approved by the bank commissioners, and that the railroad bonds, held as a part of such reserve, shall at no time exceed at par value one-fifth of the total reserve fund. Whenever the reserve fund of any state bank or trust company shall be below said fifteen per cent., such bank or trust company shall not make any new loans or discounts, or make any dividends of its profits, until its reserve fund is restored to the required fifteen per cent. The bank commissioners shall notify any state bank or trust company whose reserve fund shall fall below said fifteen per cent., and if such bank or trust company shall fail for thirty days thereafter to make good such reserve fund, the bank commissioners may apply for the appointment of a receiver to wind up its business.

1887, 1848, 1879.
Rev. 1898, §1768.
1901, ch. 143, §3

§ 3401. Loans and discounts restricted. No state bank or trust company shall make any loan or discount on a pledge of its own stock, or establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than its banking house.

1885, 1892.
Rev. 1898, §1764.
1898, ch. 98.
1901, ch. 143, §3.

§ 3402. Loans to one person limited; penalty. The total liabilities to any state bank or trust company of any person, corporation, or firm, for money borrowed, including in the liabilities of a firm the liabilities of the several members thereof, shall at no time exceed ten per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined; and the provisions of all state bank or trust company charters inconsistent herewith

§ 3401. Refers to specific pledge; not inconsistent with lien for stockholder's debt. 26 C. 157. Prohibition of loans on its stock implies prohibition of purchase of stock by corporation. 52 C. 99

are hereby repealed. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral, but no loan on collateral shall at any time exceed twenty per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined, and the total loans to any one person, corporation, or firm, including in the liabilities of the firm the liabilities of the several members thereof, shall at no time exceed twenty per cent. of the capital, surplus, and undivided profits combined of such bank or trust company. Every state bank or trust company which shall violate any provision of this section shall forfeit three thousand dollars to the state for each offense.

§ 3403. Paper indorsed by officers not to be discounted. No state bank or trust company shall discount any paper made, accepted, or indorsed by any of its executive officers or clerks, or by any partnership of which any one of such officers or clerks is a member.

1897.
Rev. 1898, §1705.
1901, ch. 143, §4.

§ 3404. Loans to nonresidents. When the loans and discounts of any state bank or trust company to parties in this state shall, in the aggregate, amount to one-half of its capital stock, it may loan to parties out of this state, and not otherwise.

1889.
Rev. 1898, §1706.
1901, ch. 143, §5.

§ 3405. Special examination of books. The commissioner of the school fund may at any time examine the books and accounts of any state bank or trust company in which there is stock belonging to the school fund; and the treasurer of the state shall have the same right concerning any state bank or trust company in which the state owns stock.

1886.
Rev. 1898, §1771.
1901, ch. 143, §6.

§ 3406. Stockholders may examine books. The stockholders of any state bank or trust company at the annual meeting or at any special meeting, which any five stockholders owning not less in all than one hundred shares of stock are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of such state bank or trust company.

1842.
Rev. 1898, §1772.
1901, ch. 143, §7.

§ 3407. Voting on certain stock restricted; penalty. No person shall vote on stock at a meeting of the stockholders of any state bank or trust company, if such stock has been transferred to such bank or trust company, or to any person in trust for it; *provided*, that a trust company which holds such stock as guardian, conservator, administrator, executor, or trustee under a will or of an express trust may vote thereon. Every person

1840, 1842.
Rev. 1898, §1773.
1901, ch. 143, §8.

who shall vote in violation of this section shall be disqualified from holding any office in such bank or trust company for one year thereafter.

1889.
Rev. 1898, §1774.
1901, ch. 143, §9.

§ 3408. Challenges. When at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of such meeting his affidavit, stating his interest in such stock and also the character and amount of the interest therein, if any, owned by any other person.

1887.
Rev. 1898, §1778.
1901, ch. 143, §10.

§ 3409. Vote on state and school fund stock. The commissioner of the school fund may vote upon the stock of any state bank or trust company which belongs to said fund, and the treasurer of the state may vote upon the stock of any state bank or trust company which belongs to the state.

1887, 1840.
Rev. 1898, §1777.
1901, ch. 143, §11.

§ 3410. Resident directors. Three-fourths of the number of directors of any state bank or of the trustees or directors of any trust company shall be residents of this state.

1858.
Rev. 1898, §1778.
1898, ch. 99.
1901, ch. 143, §12.

§ 3411. Loans to directors limited; penalty. No director of any state bank or director or trustee of any trust company shall be obligated to any such bank or trust company to an amount exceeding five per cent. of its capital actually paid in and its surplus and undivided profits combined; and no such bank or trust company shall permit its directors or trustees to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per cent. of its capital actually paid in and its surplus and undivided profits combined. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral; but such loans on collateral to any one director or trustee shall at no time exceed ten per cent. of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined. Every state bank or trust company which shall violate any provision of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars for each offense.

1887.
Rev. 1898, §1779.
1901, ch. 143, §13.

§ 3412. Directors not to indorse for compensation; penalty. If any director of any state bank or any trustee or director of any trust company shall receive any compensation for indorsing any paper discounted by such bank or trust company, he shall be fined not less than five hundred nor more than one thousand dollars for each offense.

§ 3413. Directors' duties in declaring dividend; penalty. The directors of every state bank and the directors or trustees of every trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or trust company shall declare any dividend except from its earnings remaining after deducting all losses, all sums due for expenses, and all overdue debts upon which no interest has been paid for a period of six months, unless the same are well secured and in process of collection. The trustees or directors voting for any dividend in violation of any provision of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

1842.
Rev. 1898, §1780.
1901, ch. 143, §14.

§ 3414. Reduction of capital. The directors of any state bank or the trustees or directors of any trust company may, by vote of its stockholders, reduce its capital stock to such sum and such number of shares as said vote may determine, subject to the approval of the bank commissioners.

1842.
Rev. 1898, §1781.
1901, ch. 143, §15.

§ 3415. Officers' bonds. The cashier of each state bank and the treasurer of each trust company, when he first takes office and as often as once in each period of five years thereafter, shall give a bond in the penal sum of not less than ten thousand dollars, payable to such bank or trust company, with sufficient surety, which shall be accepted and approved by the directors or trustees, for the faithful performance of the duties of his office. No officer, director, or trustee of any such bank or trust company shall be surety on any such bond, and all sureties, other than corporate sureties, shall be residents of this state. Every such bond, and every renewal or certificate of renewal thereof, shall be forthwith recorded at length upon the books of the bank or trust company to which it is given, and shall at all times be subject to the inspection of the bank commissioners; and every such bond and renewal certificate thereof shall be examined annually by said commissioners. The president of each state bank and trust company shall safely keep the original bond or bonds required as aforesaid, and all renewals and certificates of renewal thereof, and shall certify on the records of the bank or trust company that the copy of each bond or renewal certificate is correct, and that the original of such bond or certificate is in his possession. If any such cashier or treasurer shall neglect to give bond as aforesaid, within thirty days from the time of his appointment, his office shall become vacant.

1837, 1880.
Rev. 1898, §1784.
1897, chs. 85, 96.
1901, ch. 143, §16.

§ 3418. Corporation is forbidden by implication to purchase its stock.
52 C. 99.

1855, 1856.
Rev. 1888, §1787.
1901, ch. 148, §17.

§ 3416. Reports to bank commissioners: penalty.

Each state bank and trust company shall make to the bank commissioners not less than five reports during each year, verified by the oath of its cashier or treasurer. Each such report shall exhibit in detail and under appropriate heads, according to the form which may be prescribed by the commissioners, the resources and liabilities of such bank or trust company at the close of business on any past day specified by the commissioners. Such report shall be transmitted to the commissioners within ten days after the receipt of a request therefor from them, and shall be published, in such form as they may prescribe, in a newspaper in the county where such bank or trust company is located. Every bank or trust company which fails to make and transmit any such report, when requested by the commissioners, shall forfeit to the state ten dollars for each day that it delays to transmit such report.

[Public Acts of 1905, Substitute for House Bill No. 251, Chapter 209.]

An Act concerning Private Banks.

1905, ch. 309.

§ 1. **Private banking restricted.** No person or persons, association, or body corporate, except banks, trust companies, or building and loan associations incorporated by the United States or by the general assembly of this state, shall advertise or put forth a sign having thereon any of the following words: "bank," "trust," or "savings," or any artificial or corporate name, or other words indicating that such person, persons, association, or body corporate is a bank, trust company, savings bank, or building and loan association, or shall in any way solicit or receive deposits as a savings bank. Every person, association, or body corporate violating the provisions of this act shall be fined not more than one thousand dollars. This act shall not affect firms or individuals doing business as private bankers or brokers under their own name or names.

§ 2. **Repeal.** Section 3417 of the general statutes is hereby repealed.

[General Statutes, Chapter 200.]

State Banks Converted into National Banking Associations.

1863, 1868.
Rev. 1888, §1789.

§ 3418. **Change of state to national bank.** When the holders of two-thirds of the stock of any bank shall vote to become a national banking association and such change shall be duly consummated, the corporate rights and existence of such

bank shall not be thereby terminated or altered, but the same shall be suspended during the existence of such association; except that for three years next following such change, and until the termination of all suits by or against it, such bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns and prosecuting and defending such suits, and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of such bank.

§ 3419. When stockholders take stock in national bank. When any bank is converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in such association to the amount of his stock in such bank. Such notice may be given by leaving the same with him or at his usual place of abode, or mailing it to him.

1895.
Rev. 1893, §1790.

§ 3420. Representation of stock held in trust. Executors, administrators, guardians, conservators, and trustees may represent state bank stock in their control in all matters touching the conversion of such bank into a national banking association and may subscribe to its capital stock.

1895.
Rev. 1893, §1791.

§ 3421. Rights of stockholder withdrawing. Any stockholder in a bank so converted into a national banking association, who shall not become a shareholder in such association, shall be entitled to receive from such bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to such stockholder, he may appeal to the bank commissioners, who shall make a reappraisal which shall be final. If such reappraisal shall exceed the value fixed by the directors, the bank shall pay the expenses thereof, otherwise the appellant shall pay them; and the value so ascertained shall be a debt due to such stockholder from such association.

1893, 1895.
Rev. 1893, §1792.

§ 3422. Stock of state or charitable institution. Every bank converted into a national banking association, in which, at the time of its conversion, this state or any charitable corporation held stock, and which shall have refused to allow such stockholder to become a stockholder in such association, shall pay to it its ratable share of so much of the surplus of such bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of § 3421.

1895.
Rev. 1893, §1793.

1864.
Rev. 1898, §1796.

§ 3423. Notice of intention to change. Notice of the intention of any bank to become a national banking association shall be given to all holders of nontransferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made such determination; and any such holder may, within thirty days after the receipt of such notice, elect in writing to continue to hold such stock after the proposed change shall have been effected, as transferable stock of such proposed national banking association; and thereupon such stock shall become regular stock of such bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from such bank the par value of such stock, with interest from the date of the last dividend declared by such bank; and said amount shall be a debt due and payable to such holder from such national banking association.

1898.
Rev. 1898, §1797.

§ 3424. Notice to comptroller. Any state bank, which organizes as a national banking association, shall, within sixty days thereafter, notify the comptroller in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

1864.
Rev. 1898, §1794.

§ 3425. Officers of bank resuming state powers. The officers of any national banking association, converted from a state bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a state bank, until others shall be appointed in their stead.

1864.
Rev. 1898, §1795.

§ 3426. Statement by state bank resuming powers. Every bank which shall resume its powers as a state bank, after having ceased to be a national banking association, shall forthwith deliver to the bank commissioners, and duly publish in a newspaper of the county in which such bank is located, a particular and detailed statement, under oath, of its condition, similar to the statement in the report required by § 3416.

1898.
Rev. 1898, §1798.

§ 3427. State bank resuming powers does not change stock. Any state bank which has or may hereafter become a national banking association and which while acting as such has increased or diminished or shall increase or diminish its capital stock, may, upon its reorganization as a state bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

§ 3428. If notice is omitted, holder of nontransferable stock may claim stock in national bank without election. 34 C. 240.

Savings Banks.

[Public Acts of 1905, Substitute for House Bill No. 253, Chapter 156.]

An Act concerning Consolidations of Savings Banks.

§ 1. What savings banks may merge. Any two or more savings banks located within any one town in this state may merge or consolidate into a single savings bank. 1905, ch. 156.

§ 2. Agreement by trustees. The trustees of the several banks proposing to consolidate may enter into an agreement prescribing the terms and conditions of such proposed consolidation, and stating the name of the proposed consolidated bank, the number, names, and places of residence of the first board of trustees, and any other details necessary to carry such proposed consolidation into effect.

§ 3. Notice and submission of agreement to trustees. Such agreement shall be submitted to the trustees of each of said banks separately at special meetings thereof, called for the purpose of adopting the same. At least ten days' notice in writing shall be given by mail by the secretaries of such several banks to each of the trustees thereof, stating the time, place, and object of such meeting; and the vote of at least three-quarters of all the trustees of each of said banks at such respective meetings shall be necessary to the adoption of said agreement to consolidate.

§ 4. Duties of bank commissioners. After the adoption of such agreement as aforesaid, notice thereof shall be published for two weeks in two newspapers having a circulation in the town in which said banks are located; and copies of the record of the several meetings adopting such agreement of consolidation, and setting forth the agreement in full, attested by the secretary and president of said respective meetings, shall be certified to and filed with the bank commissioners, there to remain, subject to public inspection, for thirty days. All of said proceedings, including the agreement to consolidate, shall be subject to the approval of said bank commissioners, and to such modifications as they may require.

§ 5. Protest and appeal. During said period of thirty days, any party claiming to be aggrieved by the proposed consolidation may file with the bank commissioners his protest against such consolidation, together with his reasons therefor, in writing, and, if such protest shall not be withdrawn, either of said consolidating banks, or any party who shall have lodged such protest with the bank commissioners within the time

limited, may, within ten days after the action of said bank commissioners upon such protest, appeal from such action to any judge of the superior court, giving to the opposing party and said bank commissioners five days' notice of such appeal; and thereupon such judge of the superior court shall entertain and determine such appeal as soon as the parties can be conveniently heard, and may make any order as to such consolidation and the terms thereof, which order shall be filed with said bank commissioners and become part of the terms of such consolidation.

§ 6. Consolidation to take effect, when. After the determination of all appeals from such protests, if any, or after the expiration of said thirty days, if there be no such protest, the bank commissioners, if they approve of the proceedings establishing such consolidation, as modified by them, or by a judge of the superior court on appeal, if any, shall endorse the same as approved, with their names and official title; and the said agreement of consolidation and the certified proceedings adopting the same, so modified, and bearing such approval of the bank commissioners, shall be filed in the office of the secretary of the state; and thereupon such consolidation shall take effect.

§ 7. Powers of consolidated bank. Upon the completion of such consolidation, the several savings banks shall become a single savings bank by the name provided in such agreement, which may be a new name or the name of either of the consolidating banks; and said consolidated bank shall have all the powers and authority contained in either of the charters of the banks so consolidating, and may proceed to enact such by-laws, rules, and regulations for its management as were authorized at the organization of either of said banks.

§ 8. Liabilities to be paid before consolidation. All liabilities of the respective consolidating banks for current expenses shall be adjusted and paid by them before such consolidation goes into effect; and certificates to that effect, signed by the treasurer of each of said banks, shall be filed with the consolidated bank.

§ 9. All assets to become property of consolidated bank. All the assets of each of said banks shall become the property of the consolidated bank as soon as the certificate of consolidation, approved by the bank commissioners, shall have been filed in the office of the secretary of the state, and thereupon no further business shall be transacted by either of such consolidating banks, except such as may be necessary for the

completion of such consolidation; and the consolidated bank shall thereupon become liable for all of the deposits and other obligations of each of said consolidating banks.

[Public Acts of 1905, Substitute for Senate Bill No. 177, Chapter 231.]
An Act amending an Act concerning Investments by Savings Banks.

§ 3428. Investments by savings banks. Section 3428 of the general statutes as amended by chapter 147 of the public acts of 1903 is hereby amended to read as follows: Savings banks may invest their deposits and surplus as follows: (1) Not exceeding twenty per centum thereof in notes secured by the pledge of stocks or bonds as collateral, provided such stocks or bonds shall have paid dividends or interest of not less than three per centum per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks; (2) not exceeding twenty per centum thereof in notes, each of which shall be the joint and several obligations of two or more parties, all residents of this state; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state; (6) in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts; (7) in the bonds of any other incorporated city located in any of the states mentioned in this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding

1858, 1860, 1867,
1868, 1870, 1880,
1883.
Rev. 1893, §1800.
1899, ch. 234.
1893, ch. 239.
1897, ch. 317.
1899, ch. 146, §1.
1901, ch. 48, §1.
1903, ch. 147.
1905, ch. 231.

§ 3429. Court will not decree specific performance of agreement to loan on mortgage without double security. 46 C. 476. Loss on investments must be shared by depositors. 38 C. 208.

such investment; provided, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuation contained in the assessment for taxation next preceding such investment of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per centum of the valuation of property in such city as assessed for taxation next preceding such investment; and provided further, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement bonds," so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of such railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, provided the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of such company; provided, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per centum per annum upon its entire capital stock outstanding; and provided further, that said outstanding capital stock at the time of such investment equals or exceeds in amount York and New England railroad company, New York, New one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad company, New York, New

Haven, and Hartford railroad company, and Old Colony railroad company; also the following securities: Central railroad company of New Jersey, general mortgage five per centum gold bonds, due July 1, 1987; Burlington, Cedar Rapids, and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per centum bonds, due October 1, 1921, and Burlington, Cedar Rapids, and Northern railway company consolidated first mortgage and collateral trust five per centum bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis, and Manitoba railroad company, Montana Extension, four per centum bonds, due June 1, 1937, Pacific Extension mortgage four per centum bonds, due July 1, 1940; Montana Central railway company first mortgage five per centum and six per centum bonds, due July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per centum bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per centum and three and one-half per centum bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company consolidated mortgage six per centum bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per centum bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per centum bonds, due November 1, 1937, and in the mortgage bonds heretofore issued, which said general consolidated and first mortgage five per centum bonds are to retire at maturity; Minneapolis and St. Louis railroad company first and refunding mortgage four per centum bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per centum bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated six per centum bonds are to retire at maturity; Atlantic Coast Line railroad company first consolidated mortgage four per centum gold bonds, due July 1, 1952, and in the mortgage bonds heretofore issued which said first consolidated mortgage bonds are to retire at maturity; Terminal railroad association of St. Louis general mortgage refunding four per centum sinking fund gold bonds of 1953, and in the mortgage bonds heretofore issued which said general mortgage bonds are to retire at maturity; St. Louis, Iron Mountain, and Southern railroad company, river and gulf division,

first mortgage four per centum bonds, due May 1, 1933; Buffalo and Susquehanna railroad company, first mortgage four per centum gold bonds, due in 1951; (10) any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburg railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; Louisville and Nashville railroad company, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; provided, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends upon all its outstanding capital stock during the preceding five years; and provided further, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as pro-

vided in § 3429) worth double the amount of the loan secured thereon.

[Public Acts of 1905, House Bill No. 503, Chapter 204.]

An Act concerning Investments by Savings Banks.

The first mortgage gold four per centum bonds of the Southern Indiana railway company, due 1951, are hereby declared legal investments for savings banks for the state of Connecticut.

1905, ch. 204.

[Public Acts of 1905, Substitute Bill for Senate Joint Resolution No. 131, Chapter 207.]

An Act amending an Act concerning Investments by Savings Banks.

Chapter 171 of the public acts of 1903 as amended by chapter 184 of the public acts of 1905 is hereby amended to read as follows: Savings banks may invest their deposits and surplus in the first mortgage bonds of the Hartford street railway company, and the Fair Haven and Westville Railroad company, and in all bonds of the Consolidated railway company, and the Connecticut railway and lighting company.

1905, ch. 207.

[General Statutes.]

§ 3429. When mortgages may be made in adjoining states. Any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island.

1875, 1880.
Rev. 1888, §1800.
1889, ch. 224.
1893, ch. 229.
1899, ch. 145, §1.
1901, ch. 48, §1.

§ 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the amount at which such property is appraised, and, together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan.

1875.
Rev. 1888, §1801.
1893, ch. 229, §2.
1897, ch. 217, §2.
1899, ch. 145, §2.
1901, ch. 31.

1879.
Rev. 1898, §1808.
1890, ch. 146, §3.

§ 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

1875.
Rev. 1898, §1804.

§ 3432. Loans restricted. No savings bank having more than twenty-five thousand dollars of deposits, shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1873.
Rev. 1898, §1805.

§ 3433. Obligations of one person or firm not to be taken. No savings bank shall buy, or lend any money upon, any obligation, on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

1874.
Rev. 1898, §1806.

§ 3434. Record of names of directors consenting to loans. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of such bank, and said records shall be open at all times to the inspection of the incorporators and auditors of such bank and the bank commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

1850, 1872.
Rev. 1898, §1807.

§ 3435. Limit of deposit of one person in a year. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

1890, ch. 122.

§ 3436. Disclosure of facts about deposits in trust. When a deposit is made in any savings bank by one person in trust for another, the name and residence of the *cestui que trust* and the nature of the trust shall be disclosed, and the deposit shall be credited to the depositor as trustee for such person; and in case it be a trust created by deed, will, or judicial appointment, a certificate to that effect shall be filed at the time of the

deposit. If no notice of the existence and terms of such a trust has been given in writing to the bank, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the *cestui que trust*.

§ 3437. Deposits of minors. When any deposit shall be made in a savings bank by a minor, the receipt of such minor shall be a sufficient and valid release and discharge for the payment of such deposit or any part thereof. 1899, ch. 202.

§ 3438. Investment in bank building limited. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of such bank, a greater sum than may be taken from the surplus of such bank, after allowing for the depreciation of assets, and the three per cent. contingent fund required by § 3441, and such expenditure shall in all cases be subject to the approval of the bank commissioners. 1879.
Rev. 1898, §1811.

§ 3439. Rate of interest on loans. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than six per cent. a year, and at that rate for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money paid by a bank for insurance on property mortgaged to it, shall not be a violation of this section. 1876, 1877.
Rev. 1898, §1810.

§ 3440. Dividends. The net income of any savings bank, in excess of one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semiannually divided among its depositors. No dividend shall exceed a rate of four per cent. per annum, except as provided in § 3441. 1877, 1880.
Rev. 1898, §1813.
1897, ch. 136.

§ 3441. Surplus. No savings bank shall make any dividend, except as provided in § 3440, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund more than ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits. 1877.
Rev. 1898, §1814.

1876.
Rev. 1898, §1815.
1898, ch. 146, §4.

§ 3442. Discrimination in dividends. In declaring dividends the directors of savings banks shall have power to discriminate between deposits of one thousand dollars or less, and those over that sum. Such discrimination shall not exceed one per cent. per annum, and if, at any time, a discrimination becomes necessary, it shall be made in favor of those deposits which are less than one thousand dollars.

1874.
Rev. 1898, §1798.

§ 3443. Regulation concerning officers. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

1868, 1873.
Rev. 1898, §1808.
1898, ch. 159.

§ 3444. Compensation to presidents. Savings banks, whose deposits exceed five hundred thousand dollars, may pay their presidents such compensation as their directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year; those whose deposits exceed two million dollars may pay not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

1860, 1874, 1880,
1887.
Rev. 1898, §1816.
1897, chs. 84, 234.

§ 3445. Bonds of treasurers. The treasurer of every savings bank shall give a bond in a sum not less than ten thousand dollars, payable to such bank, and shall give a new bond as often as once in every six years. Every bond required by this section, and the surety thereon, shall be to the satisfaction and acceptance of the directors or trustees of such bank. No president, director, or trustee of any such bank shall be surety on any such bond. Such bonds and all certificates of the renewal thereof shall forthwith be recorded at length on the books of such bank and in the office of the secretary of state, and shall at all times be subject to the inspection of the bank commissioners,

and shall be inspected by them at every examination of such bank. The president of such bank shall safely keep the original bonds so given, and all certificates of the renewal thereof. In case of the loss of any such bond, a copy thereof, certified by the secretary of state, may be admitted in evidence on the trial of any civil or criminal action.

§ 3446. Officers' relations to investments regulated. ^{1874.}
No officer of a savings bank shall be a borrower, or surety for a ^{Rev. 1898, §1800.} borrower, of any of its funds, or receive any money or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. Every such officer who shall violate any provision of this section shall be fined one thousand dollars.

§ 3447. Auditors and their duties. ^{1877.} The directors, man- ^{Rev. 1898, §1812.} agers, or trustees of every savings bank shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of such bank, and an attested copy forwarded to the bank commissioners on or before the first day of November in each year.

§ 3448. Notice of meetings. ^{1870.} The treasurer of each sav- ^{Rev. 1898, §1817.} ings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall be fined one hundred dollars.

§ 3449. Removal of corporators. ^{1871.} At the annual meet- ^{Rev. 1898, §1821.} ing of any savings bank when two-thirds of all the corporators ^{1893, ch. 330.} of such bank are present, a corporator may be removed by a four-fifths vote.

§ 3450. Vacancies in office. Assistants. ^{1892.} The direct- ^{Rev. 1898, §1822.} ora, managers, or trustees of each savings bank may fill any vacancy in any office in such bank, and the person chosen shall hold such office till another is chosen in his stead. When any officer cannot perform the duties of his office they may appoint an assistant to him to serve during their pleasure, up to the time

of the next annual meeting of the corporation; and such assistant shall have the same powers and duties as such officer.

1896.
Rev. 1898, §§1818,
1819.

§ 3451. Annual statement of unused accounts. The treasurer of every savings bank shall annually, on or before the tenth day of July, deliver to the comptroller a sworn statement containing the name and amount standing to the credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; but this section shall not apply to the deposit made by any person known to the bank to be living. The comptroller shall communicate the statements which shall be so delivered to him to the general assembly on or before the third day of its next session. If the treasurer of any savings bank neglects or refuses to comply with the provisions of this section he shall be fined one hundred dollars.

1878.
Rev. 1898, §1890.

§ 3452. Statements to bank commissioners. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the bank commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and information as to all particulars required in the annual statements of banks and trust companies to said commissioners.

1897, 1878.
Rev. 1898, §1898.

§ 3453. Penalties affecting officers and directors. The directors, managers, or trustees of any savings bank, assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to such savings bank for any loss which may result therefrom. Every officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of law relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and the state's attorney for the county where such bank is located shall prosecute any person charged with such violation, on complaint by the bank commissioners.

1871.
Rev. 1898, §1894.

§ 3454. General Penalty. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided, shall be fined not less than one hundred nor more than five hundred dollars.

Bank Commissioners.

§ 3455. Appointment. There shall continue to be two bank commissioners, who shall be appointed by the governor with the advice and consent of the senate. During each regular session of the general assembly, one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor with the advice and consent of the senate.

1837, 1874, 1877,
1887.
Rev. 1888, §1885.

§ 3456. Bank officers ineligible. No officer of any bank, savings bank, or trust company, chartered by this state, shall be eligible to the office of bank commissioner; and if any bank commissioner shall become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business, or in the negotiation of loans for others, his office shall become vacant; and the cashier of any bank and the treasurer of any savings bank or trust company to which a bank commissioner shall become indebted shall give immediate notice thereof to the governor.

1874, 1888.
Rev. 1888, §1886.

§ 3457. General duties. The bank commissioners shall visit and examine every bank, savings bank, and trust company, semiannually or oftener, and may examine its books and papers, in the presence of one or more of its officers, to ascertain whether it has been managed according to law; may examine any persons, under oath, in relation to its affairs, which oath said commissioners may administer; may compel the attendance of witnesses and the production of books and papers by suitable process; and, in case any person shall refuse to furnish any information requested by the commissioners under authority of any provision of this section, they may apply to a judge of the superior court, who shall cause such person to come before him and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with such request; but the bank commissioners shall not impart any information obtained by them in the course of such examination, except in so far as may become necessary in the performance of their duties.

1844, 1872.
Rev. 1888, §1887.

§ 3458. Joint examinations. The bank commissioners shall visit and examine every savings bank, whose treasurer is cashier of any national banking association, at the same time that the United States examiner shall visit such association.

1871.
Rev. 1888, §1888.

1897, 1897.
Rev. 1898, §1280.

§ 3459. Reports of commissioners. The commissioners shall annually report to the governor the condition of all institutions examined by them, with such recommendations as they may deem proper. The commissioners shall also report, to the governor and to the state's attorney in the county where any such institution is located, any violation of law by it or any of its officers.

[Public Acts of 1903, Substitute for House Bill No. 381, Chapter 167.]

An Act relating to the Examination of Trust Companies by the Bank Commissioners.

1908, ch. 187.

§ 1. The bank commissioners shall examine each department of every trust company chartered by or doing business in this state. All reports required by chapter 211 of the general statutes to be made to the insurance commissioner shall be made to the bank commissioners when made by such trust companies. All the powers and duties relating to surety companies conferred or imposed by said chapter upon the insurance commissioner are hereby conferred and imposed upon the bank commissioners when they relate to such trust companies.

§ 2. This act shall take effect from its passage.

[General Statutes.]

1899, ch. 7.
1897, ch. 3.

§ 3460. Banks may be enjoined against paying out funds. Any judge of the superior court may, on application of the bank commissioners, or on the application of the directors of any bank, savings bank, or trust company, whenever in the opinion of said commissioners or directors it may be necessary to preserve assets or protect depositors, make an order restraining any bank, savings bank, or trust company from paying out its funds or any portion thereof, or from declaring or paying any dividends on deposits or capital stock, for such time as said judge shall deem necessary. Such order shall be in writing directed to the bank, savings bank, or trust company to be affected thereby, and a copy of the order attested and left by said commissioners or either of them with the treasurer or cashier of such institution shall be sufficient notice thereof. Before issuing such restraining order on the application of the bank commissioners, the judge shall cause reasonable notice to be given the bank or company to be affected thereby. Notice to the cashier of any bank shall be notice to such bank, and notice to the treasurer of any savings bank or trust company shall be

be waived by any such cashier or treasurer. Before the directors of any bank, savings bank, or trust company shall apply to any judge for such restraining order, they shall give notice in writing to the bank commissioners of their intention to so apply at least ten days before such application is made. Whenever in the opinion of the bank commissioners such order should be revoked or modified in any way, any judge of the superior court may, on application of said commissioners, revoke or modify the original order, and notice of such revocation or modification shall be given to the institution affected thereby in the same manner as in the case of the original order.

§ 3461. Duty of commissioners when bank charter is forfeited. When in the opinion of the bank commissioners the charter of any bank, savings bank, or trust company shall be forfeited, or the public is in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the state's attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the superior court for such county, if in session, or if not, to a judge of the supreme court of errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked and its property disposed of; whereupon said court or judge shall forthwith issue a citation to such bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. If upon the hearing, said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court may, at any time thereafter, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company to be null and void.

§ 3462. Attachment of bank property dissolved. All attachments of the estate of any such corporation, made within

§ 3461. Court deemed to be in session during interval between afternoon adjournment and following morning. 63 C. 581.

1897, 1879.
Rev. 1898, §1880.

1875.
Rev. 1898, §1881.
See §1068.

sixty days of the filing of any complaint as prescribed in § 3461, and all levies of execution upon the estate of such corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not hereby invalidated, shall, upon the granting of the prayer of said complaint and the appointment of receivers of such corporation, be dissolved.

1897, ch. 84.

§ 3463. Notice of organization. Every institution which is required by law to report to and be under the supervision of the bank commissioners, shall notify said commissioners immediately after organizing and commencing business.

1873.
Rev. 1898, §1882.
1898, ch. 190.

§ 3464. Apportionment of commissioners' salaries and expenses. The comptroller shall apportion the salaries and allowed expenses of the bank commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty days from the time of the mailing of such notice. Any institution which shall not pay the same within said time, shall forfeit to the state two hundred dollars, together with the amount so apportioned.

[General Statutes, Chapter 203.]

Receivers of Banks, Savings Banks, and Trust Companies.

1867, 1879.
Rev. 1898, §1883.

§ 3465. May be appointed on stockholders' petition. Receivers of any bank or trust company whose capital is impaired may be appointed by the superior court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875.
Rev. 1898, §1884.

§ 3466. Limitation of time for presenting claims. The superior court, upon appointing receivers of any bank, savings bank, or trust company, shall limit the time within which all claims against such corporation shall be presented to such receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. All claims not presented to such receivers within the period limited shall be forever barred.

§ 3467. Report of claims allowed and disallowed; appeal. Such receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe to any person whose claim is wholly or in part disallowed. Any person aggrieved by the doings of such receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains; and, said complaint being first served on such receivers and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievance complained of, and grant such relief in the premises as to law and equity may appertain.

1875.
Rev. 1888, §1886.

§ 3468. General duties. Such receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts, as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which come into their hands as such receivers, subject to the order of said court, and shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of such assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; *provided*, that no claim in favor of such corporation against any director, trustee, or other officer thereof for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party in interest, make all necessary and proper orders as to the proceedings of such receivers, their compensation and expenses.

1875.
Rev. 1888, §1886.

^{1888.}
Rev. 1888, §1840.

§ 3469. Penalty for not delivering property to receivers. Every person who shall wilfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or evidences of title, or debt, or property belonging to such bank, savings bank, or trust company, in his possession, or under his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

^{1875.}
Rev. 1888, §1888.

§ 3470. When judge of supreme court may act. Whenever the superior court of the proper county is not in session at a civil term, all the powers of said court enumerated in §§ 3465, 3466, 3467, and 3468 may be exercised by any judge of the supreme court of errors, and the orders and doings of such judge in the premises shall be recorded with the records of said superior court.

^{1875.}
Rev. 1888, §1887.

§ 3471. Debts not to become barred during receivership. No claim in favor of such corporation, not barred by the statute of limitations at the time of serving the citation on such corporation for the appointment of receivers, shall be barred against such receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of such corporation.

<sup>1875, 1878, 1879,
1884.</sup>
Rev. 1888, §1889.

§ 3472. Receivers to render statements to bank commissioners. The receivers of any bank, savings bank, or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the bank commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks and trust companies and cashiers of banks are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the superior court to allow them for their own services during the time covered by such statement. Such receivers shall, at any time when required, furnish the bank commissioners with such information as treasurers of savings banks and trust companies and cashiers of banks are by law required to furnish them. Every receiver who shall fail to comply with the requirements of this section shall be fined five hundred dollars.

§ 3473. Receivers to file statement with clerk of court. The receivers of every bank, savings bank, or trust company shall file with the clerk of the superior court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of April and October in each year a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say: (1) the names and residences, so far as known, of all creditors of such corporation, and the amounts respectively due them; (2) a full list of all the assets of such corporation, with the estimated value of the same at the time of the appointment; (3) a particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash; (4) a like statement of all such assets on hand, with a detailed estimate of the value thereof, and any reasons for delay in converting the same into cash; (5) a statement of all disbursements of money made by them in the discharge of their duties as receivers; (6) the amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit; (7) the amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

1895.
Rev. 1898, §1841.

§ 3474. Receiver to file orders of court. Every such receiver shall lodge with such clerk, immediately after its passage, the original of any order made by the court or any judge pertaining to the receivership.

1895.
Rev. 1898, §1842.

§ 3475. Reports, orders, and bonds to be kept by clerk. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal custody, and shall have the custody and care of all bonds given by such receivers.

1895.
Rev. 1898, §1843.

§ 3476. Filing of papers to be noted and orders to be recorded. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order relating to the receivership, and shall record all such orders. Said clerk shall collect, for the services required of him by this chapter, the same fees as in other civil causes.

1895.
Rev. 1898, §1844.

1895.
Rev. 1898, §1845.

§ 3477. Creditor's application for order on receivers.

Any person interested as a creditor of such corporation may apply in writing to said court at any time when in session, or to any judge of the supreme court of errors when said superior court is not in session, for any proper order upon the receiver or receivers touching the conduct of the trust, upon giving notice, by service of a copy on such receiver or receivers, at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable; and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1895.
Rev. 1898, §1846.

§ 3478. Funds not subject to foreign attachment.

No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1895.
Rev. 1898, §1849.

§ 3479. Dissolution of injunction against receivers.

In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall be granted, restraining such receiver from disposing of any of the trust estate, such receiver shall apply for the dissolution of such injunction within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1897, 1879.
Rev. 1898, §1852.

§ 3480. Payments and conveyances in contemplation of insolvency. All payments or conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by § 3482, shall be void.

1895.
Rev. 1898, §1847.

§ 3481. Final distribution.

Within sixty days after all the assets of such insolvent corporation have been converted into money, such receiver or receivers shall apply to said superior court, or to a judge of the supreme court of errors if the superior court is not in session, for an order for the final disposition of the money on hand. Said court or judge shall thereupon fix a time and place of hearing on said application and order notice thereof by publication in such manner as shall be deemed reasonable. At such hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful, shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or

judge shall prescribe the place of payment and the time within which the same may be called for. After the expiration of said time the receiver shall deposit with the treasurer of the state all sums not called for, together with a list of the persons found by them to be respectively entitled thereto. Said sums shall remain in the treasury of the state subject to the call of the persons respectively entitled to the same.

§ 3482. Marshaling of claims. The avails of the property of any bank or trust company in the hands of a receiver or receivers shall be appropriated ratably to the payment of: (1) the charges and expenses of settling its affairs; (2) the circulating notes, if any; (3) all deposits; (4) all sums which have been subscribed and paid in for its stock by the state or the school fund; (5) all other liabilities; and the surplus shall be distributed among the stockholders.

1887, 1879.
Rev. 1888, §1851.

§ 3483. Discharge of receivers. After a final disposition of the trust funds as aforesaid, the receiver, upon his application to said court, and after such public notice as said court may require, may be discharged from further liability.

1885.
Rev. 1888, §1848.

§ 3484. Penalty. Fees. Every receiver neglecting to comply with any provision of §§ 3473, 3474, 3479, or 3481, shall be fined twenty dollars for each day of such neglect. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by such receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses shall be taxed and allowed by the court; *provided*, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1880, 1885.
Rev. 1888, §1850.

§ 4122. Insurance, taxes, and assessments paid by mortgagee. Premiums of insurance, taxes, and assessments, paid by the mortgagee of any property to protect his interest therein, shall be a part of the mortgage debt, and shall be refunded to him before he is required to release his title.

1874.
Rev. 1888, §3000.
1890, ch. 1.

Negotiable Instruments.

§ 4212. Instrument payable to officer or corporation. Where an instrument is drawn or indorsed to a person as cashier or other fiscal officer of a bank or corporation, it is deemed *prima*

1897, ch. 74, §48.

facie to be payable to the bank or corporation of which he is such officer; and may be negotiated by either the indorsement of the bank or corporation, or the indorsement of the officer.

1897, ch. 74, §75.

§ 4245. For payment at bank. Where the instrument is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient.

1897, ch. 74, §85.

§ 4255. Maturity; no grace; holidays. Every negotiable instrument is payable at the time fixed therein, without grace. When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock noon Saturday when that entire day is not a holiday.

1897, ch. 74, §86.

§ 4256. Maturity determined. Where the instrument is payable at a fixed period after date, after sight, or after the happening of a specified event, the time of payment is determined by excluding the day from which the time is to begin to run, and by including the date of payment.

1897, ch. 74, §97.

§ 4257. Payment at bank. Where the instrument is made payable at a bank, it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon.

Promissory Notes and Checks.

1897, ch. 74, §184.

§ 4354. Negotiable promissory note. A negotiable promissory note, within the meaning of this chapter, is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

1897, ch. 74, §185.

§ 4355. Check. A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this chapter, applicable to a bill of exchange payable on demand, apply to a check.

1897, ch. 74, §186.

§ 4356. Must be presented within reasonable time. A check must be presented for payment within a reasonable

time after its issue, or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

§ 4357. Certified check. Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance.

1897, ch. 74, § 187.
1897, ch. 74, § 188.

§ 4358. Discharge of liability. Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon.

§ 4359. Check not an assignment. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check.

1897, ch. 74, § 189.

[General Statutes, Chapter 235.]

General Provisions.

§ 4360. Negotiable instruments delivered prior to April 5th, 1897. Negotiable instruments made and delivered prior to the fifth of April, 1897, shall be subject to the provisions of chapter 41 of the public acts of 1895, which is hereby continued in force in so far as it concerns such instruments, but it shall not apply to instruments subsequently delivered.

1895, ch. 41.
1897, ch. 221, § 2.

§ 4361. Damages on protest of bill. When any bill of exchange, drawn or negotiated in this state, upon any person in any other state, territory, or district of the United States, shall be returned unpaid, and have been duly protested for nonpayment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages from the time at which notice of such protest shall have been given and payment of such principal sum and damages demanded; that is, if such bill shall have been drawn upon any person in the city of New York, in the state of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the states of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York (except the city of New York), New Jersey, Pennsylvania, Delaware, Maryland,

1881, 1874.
Rev. 1888, § 1864.

§ 4361. In assessing damages on foreign bill, court considered custom of place where bill was drawn. 2 R. 405

or Virginia, or in the District of Columbia, three per cent. upon such principal sum; if upon any person in the states of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum; or if upon any person in any other state, territory, or district of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

1894.
Rev. 1898, §1800.
1899, ch. 4.

§ 4362. Indorsement of non-negotiable note. The blank indorsement of a non-negotiable note by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

1875.
Rev. 1898, §1802.
1897, ch. 221, §2.

§ 4363. Days treated as holidays. For all purposes relating to the presentation for payment or acceptance and to the protesting and giving notice of the dishonor of bills of exchange, bank checks, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, Sundays and all days mentioned in § 4364 shall be treated as legal holidays. On Saturday of each week banking hours shall end at twelve o'clock noon.

[General Statutes, Chapter 236.]

Legal Holidays.

1875.
Rev. 1898, §1802.
1899, ch. 20.
1897, ch. 115.
1897, ch. 221, §1.

§ 4364. Days designated. In each year, the first day of January, the twelfth day of February (known as Lincoln Day), the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday in September (known as Labor Day), and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the governor of this state or the president of the United States as a day of thanksgiving, fasting, or religious observance, shall be a legal holiday.

§ 4363. Former law concerning blank indorsement of non-negotiable notes stated. 60 C. 416.

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State of Connecticut

PUBLIC DOCUMENT NO. 37.

ANNUAL REPORT
OF
THE COMMISSIONER
ON
Building and Loan Associations
TO THE GOVERNOR
RELATING TO
BUILDING AND LOAN ASSOCIATIONS
AND
MORTGAGE INVESTMENT COMPANIES
For the year ended September 30, 1906

PRINTED BY ORDER OF THE LEGISLATURE

NORWICH, CONN.:
PRESS OF THE BULLETIN COMPANY
1907

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

State of Connecticut.

REPORT.

To His Excellency,

GOVERNOR HENRY ROBERTS:

The year now closing has been one of prosperity and encouragement in the field under my supervision, without bringing into it anything of startling significance. The Building and Loan Associations doing business in the state are all of them purely local in character, conservative in their plans, economical in their management, and are holding the confidence of the people. The state is to be congratulated upon the fact that no National Associations are doing business here; the present Commissioner has not issued a license to such a corporation during the year and there is now no apparent reason why any such license ever should be issued. The local associations, although few in number, have suffered greatly in their reputations and popularity because of the widespread sense of distrust which has been engendered by the losses through the Connecticut companies doing business upon the National plan, all of which have been closed and whose affairs are being liquidated. It will be

some years before the difference in the purposes of the several institutions will be fully understood.

In the meantime it is a great gratification to me to be able to assure the public that everyone of our local associations is solvent, and is doing a profitable, and, with two exceptions, an increasing volume of business. One of these exceptions was a company organized upon the terminating plan and is closing out its business as the shares mature; the other, located at Stamford, is being closed because there seems to be no one who cares to undertake the duties which its officials have performed with credit to themselves and at a profit to the shareholders during the years of its existence. It is absolutely impossible to find any past or present shareholders of local associations who are not loud in their praises of the institutions in which they have investments, and who cannot point to some substantial benefits which have accrued to them therefrom. The same is true of the associations in adjoining states, where they exist in much greater numbers than here, and they have received commendation and approval universally in those states from the departmental supervisors.

The assets of the associations for the year have increased one hundred and fifty-nine thousand, one hundred and seventy-seven dollars and thirty-one cents (\$159,177.31), and they divided in cash among their shareholders two hundred and fifty thousand, two hundred and twenty-eight dollars and six cents (\$250,228.06).

an amount almost exactly what it was the year previous, and the accompanying tables will show that the increase in assets is almost entirely upon loans on real estate. The exceedingly small amount of the real estate on hand, showing almost no change from the statements of a year ago, indicates the conservative character of the loans existing. In fact, there have been very few foreclosures, and several of the associations can say with some pride that they have never had to foreclose in a single instance. The cash on hand reported is somewhat less than the amount reported last year, and the amount of borrowed money is larger by about six thousand dollars (\$6,000.), indicating that this method of borrowing money is popular, and nearly all of the managers say they "can loan faster than the money accumulates."

The affairs of the Connecticut Loan & Realty Company have progressed towards a settlement in a satisfactory manner. The statement of the company will be found printed in full, and will interest many people. It is apparent therefrom and from everything connected with its present management, that every possible effort has been made, and will continue to be made, to secure the largest amount of cash to return to the shareholders, and the entire approval of the course pursued by the court in regard to the settlement of this case will finally result. A large amount of property has been sold at fair prices, and more remains which will be reached in due time, the proceeds of which will be paid

out in such an equitable manner as to bring almost entire satisfaction to those who have waited and looked to the original organization for their returns.

The settlement of the affairs of the Co-operative Savings Society of Connecticut by Receiver Holcomb, under the direction of the Court, has been pushed in a commendable manner and the payment of sixty per cent. on claims and the prospect of fifteen or twenty per cent. later, will be gratifying to the very great number of investors. Everything that has developed in relation to these companies, against which legal proceedings were begun for their dissolution, has justified the course pursued in each case, and the best interests of all parties have been secured.

MORTGAGE INVESTMENT COMPANIES.

Name.	Location.	Assets.
Bridgeport Land & Title Co.....	Bridgeport, Conn....	\$ 353,082.90
Eastern Banking Co.....	Hartford, Conn.....	567,387.79
Equitable Trust Co.....	New London, Conn..	68,360.63
Middlesex Banking Co.....	Middletown, Conn...	6,426,953.93
New Britain Real Estate & Title Co..	New Britain, Conn..	188,112.43
New England Mortgage Security Co..	Brooklyn, Conn.....	1,630,383.65
Western Security Co.....	Brooklyn, Conn.....	283,900.03
Total		\$9,518,181.36

There have been some changes during the past year in the condition of the companies reporting to me. The most satisfactory is perhaps, that of the Middlesex Banking Company, which has arrived at a point where the value of its important properties

can be realized upon, and its income therefrom is meeting the expectations of its officers. During the year I have examined all of the mortgages deposited for the security of the bondholders and consider them sufficient to protect this large interest. Moreover the active officials have co-operated for lessening the expenses of conducting the business, and are ready, as they have, always been, to do everything in their power for safe-guarding every interest with which they stand charged.

A year ago my report mentioned the conditions existing concerning the licensing of the Southern Mutual Investment Company of Lexington Ky., it having become merged with some other security companies under the title of the American Reserve Bond Company with its principal office at Chicago. Upon receipt of the report of an expert, employed jointly by the states of Massachusetts, Rhode Island, and Connecticut, I declined to issue a license and their request for the same was withdrawn. The several agents taken away from the state were sent elsewhere, as the company was doing business in over thirty states at the time. I was advised in my course of action by Attorney-General King, and that it was proper is proved by the fact that within three months receivers were secured for the company in Illinois and Missouri. For the protection of the investors in the Southern Mutual Investment Company there was a fund deposited with the Treasurer of the State of Kentucky, amounting to about one

hundred thousand dollars, which, if possible, will be held out of the general assets of the Americann Reserve Bond Company, for the exclusive use of the creditors of the Kentucky company, in addition to their portion of the general assets. The losses will not be extremely large in this vicinity, and it would seem that these losses were caused by a lack of honesty and not by lack of opportunity.

Aside from this explanation, which is due to those who were so unfortunate as to have invested in this company, there exists nothing of especial interest, unless it is in relation to some further change in the statutes providing for examination, taxation and control of some of the numerous real estate companies which find this state a profitable field for their agents, and relating to which it is my purpose to seek advice from the Attorney-General during the present legislative session.

Respectfully submitted,

MORRIS C. WEBSTER,

Building and Loan Commissioner.

Hartford, December 31st, 1906.

BUILDING AND LOAN ASSOCIATIONS.

9

Table I.—COMPARATIVE STATEMENT OF ASSETS FOR YEARS ENDING SEPT. 30, 1904 1905, 1906.
Domestic Associations.

	Assets, 1904.	Assets, 1905.	Assets, 1906.	Increase, 1905.	Decrease, 1906.
Bridgeport Building and Loan Association.....	\$159,998.87	\$180,705.82	\$198,176.45	\$17,470.63	\$
Connecticut Loan and Realty Co., Hartford*	1,359,371.44				
The Co-operative Savings Society of Connecticut, Hartford†	1,021,759.13				
First Meriden Mutual Benefit Building and Loan Association.....	50,157.88	24,437.11	2,162.83		22,264.28
Fourth Meriden Mutual Benefit Building and Loan Association.....	38,191.83	48,485.41	75,088.21	26,602.80	
Meriden Permanent Building and Loan Association.....	247,594.25	287,754.00	384,072.55	96,318.55	
Middletown Building and Loan Association.....	123,989.33	148,466.82	166,176.81	17,709.99	
New Britain Co-operative Savings and Loan Association.....	168,850.57	165,872.18	187,012.55	21,140.37	
New Haven Building and Loan Association.....	79,587.99	93,968.41	112,872.05	18,903.64	
New Haven Progressive Building and Loan Association.....	35,489.73	35,035.80	47,077.25	12,041.45	
Norwalk Building, Loan, and Investment Co., South Norwalk.....	147,061.59	174,275.42	175,927.96	1,652.54	
Rockville Building and Loan Association.....	120,347.61	114,517.55	108,973.11		5,544.44
Second Meriden Mutual Benefit Building and Loan Association.....	39,187.76	33,696.33	24,115.19		9,581.14
Stamford Co-operative Building and Loan Association.....	45,525.59	44,645.99	35,490.55		9,156.44
Willimantic Building and Loan Association.....	79,770.14	94,703.30	88,566.94		6,136.36
Totals.....	\$3,712,383.71				
Less assets liquidating companies.....	2,381,630.57				
Total assets reporting.....	\$1,330,753.14	\$1,446,535.14	\$1,605,712.45	\$211,859.97	\$52,682.66

*Special report, page 53. †Reports to Superior Court.

Table II.—A COMPARATIVE STATEMENT OF ASSETS OF DOMESTIC ASSOCIATIONS FOR YEARS
ENDING SEPT. 30, 1904, 1905, 1906.

	Assets, 1904.	Assets, 1904, of Companies Reporting in 1905.	Assets, 1905.	Assets, 1906.	Increase, 1906.	Decrease, 1906.
Loans on real estate.....	\$2,827,673.97	\$1,190,253.07	\$1,334,855.09	\$1,491,735.28	\$156,880.19	\$
Loans on shares.....	187,592.19	58,262.44	47,363.45	61,567.62	14,004.17	.....
Real estate.....	243,810.93	18,586.09	13,637.09	13,564.16	27.07	.....
Cash.....	89,076.93	57,217.17	45,719.14	34,320.93	.....	11,398.21
Furniture and fixtures.....	5,500.03	690.57	593.44	547.15	.....	46.29
Installments due and unpaid.....	4,857.98	3,518.23	2,760.57	2,667.38	.....	93.29
Interest, premium, fees, and fines due and unpaid.....	14,111.84	1,943.25	1,226.42	1,109.85	.....	116.57
Stocks, bonds, and other securities, and contracts.....	352,246.18	.....	.....	.....	.....	.....
Taxes and insurance advanced.....	4,079.03	60.76	.....	.....	.....	.....
Interest paid in advance on mortgages con- ditionally assumed for members.....	5,621.57	.....	.....	.....	.....	.....
Other assets.....	8,013.96	181.56	479.94	400.18	.....	79.76
Totals.....	\$3,712,383.71	\$1,330,753.14	\$1,446,535.14	\$1,605,712.45	\$170,911.43	\$11,734.12

Table III.—A COMPARATIVE CLASSIFICATION OF LIABILITIES OF DOMESTIC ASSOCIATIONS FOR YEARS ENDING SEPT. 30, 1904, 1905, 1906.

	Liabilities, 1904.	Liabilities, 1904, Companies Reporting Liabilities, 1905.	Liabilities, 1905.	Liabilities, 1906.	Increase, 1905.	Decrease, 1906.
Due shareholders, installments paid.....	\$2,267,799.55	\$1,169,831.02	\$1,234,884.44	\$1,369,784.90	\$134,900.46	\$
Due shareholders, earnings credited.....	101,045.51	79,051.13	97,758.23	115,041.59	17,283.36	.....
Due shareholders, single payment shares— and matured shares.....	640,167.46	2,000.00	5,900.00	17,400.00	11,500.00	.....
Due shareholders, earnings not credited....	204,981.88	49,791.19	48,545.66	44,320.19	.....	4,225.47
Balance to be paid out on loans made.....	10,975.00	7,975.00	30,450.00	15,647.17	.....	14,802.83
Borrowed money,	11,500.00	4,000.00	6,470.88	13,600.00	7,129.32	.....
Premium account.....	8,415.05	5,660.95	5,507.93	12,523.33	7,015.40	.....
Insurance profits, balance in expense fund, and balance in insurance fund.....	35,986.40	.....	.....	.....	.....	.....
Guarantee fund and surplus.....	154,815.90	11,004.92	14,427.55	14,819.52	391.97	.....
Mortgage and interest conditionally as- sumed for members.....	329,358.04	.....	.....	.....	.....	.....
Interest and premium paid in advance and other liabilities.....	7,388.92	5,950.09	2,590.65	2,575.75	.....	14 90
Totals.....	\$3,712,383.71	\$1,335,264.30	\$1,446,535.14	\$1,605,712.45	\$178,220.51	\$19,043.20

Table IV.—SHOWING ASSETS OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1906.

ASSETS.	Loans on real estate, face value.	Loans on shares.	Real estate acquired by foreclosure and deed.	Cash on hand and in bank.	Furniture and fixtures.	Installments due and unpaid.	Interest, premiums, fees, and fines due and unpaid.	Stocks, bonds, and other securities and contracts.	Taxes and insurance.	Int. paid in advance on mtg. c'd'y assumed for members.	Other assets.	Totals.
Bridgeport Savings and Loan Association.....	\$183,856.00	\$11,025.00	\$2,600.00	\$589.45	\$.....	\$106.00	\$.....	\$.....	\$.....	\$.....	\$.....	\$198,176.45
First Meriden Mutual Benefit Bldg. and Loan Ass'n.	850.00	.....	.....	1,312.83	.....	.....	.....	.....	.....	.....	.....	2,162.83
Fourth Meriden Mut. Benefit Bldg. and Loan Ass'n.	70,216.28	3,653.80	.....	1,218.13	.....	.....	.....	.....	.....	.....	.....	75,088.21
The Meriden Permanent Building and Loan Ass'n.	367,385.00	13,881.85	.....	2,805.70	.....	.....	.....	.....	.....	.....	.....	384,072.55
Middletown Building and Loan Association.....	154,800.00	3,000.00	.....	7,547.82	150.00	505.00	120.27	.....	.....	.....	53.72	166,176.81
New Britain Co-operative Building and Loan Ass'n.	155,075.00	19,574.97	5,300.00	5,335.54	132.90	1,284.78	369.36	.....	.....	.....	.....	187,012.55
New Haven Building and Loan Association.....	109,000.00	3,295.00	.....	352.40	.....	55.00	.....	.....	.....	.....	189.65	112,872.05
New Haven Progressive Building and Loan Ass'n.	42,735.00	1,812.00	.....	2,212.15	45.00	193.00	80.10	.....	.....	.....	.....	47,077.25
Norwalk Building, Loan, and Investment Co.....	166,900.00	2,100.00	2,440.72	3,799.04	.....	353.50	334.70	.....	.....	.....	.....	175,927.96
Rockville Building and Loan Association.....	104,430.00	765.00	3,223.44	.....	129.35	220.00	205.42	.....	.....	.....	.....	108,973.11
The Second Meriden Mut. B't Bldg. and Loan Ass'n.	23,638.00	.....	.....	477.19	.....	.....	.....	.....	.....	.....	.....	24,115.19
Stamford Co-operative Bldg. and Loan Association....	31,400.00	460.00	.....	3,403.74	50.00	.....	.....	.....	.....	.....	176.81	35,490.55
Willimantic Building and Loan Association.....	81,450.00	1,800.00	.....	5,276.94	40.00	.....	.....	.....	.....	.....	.....	88,566.94
Totals.....	\$1,491,738.28	61,367.62	13,564.16	\$4,320.93	547.15	2,667.28	1,109.35	.....	.....	.....	400.18	1,605,712.45

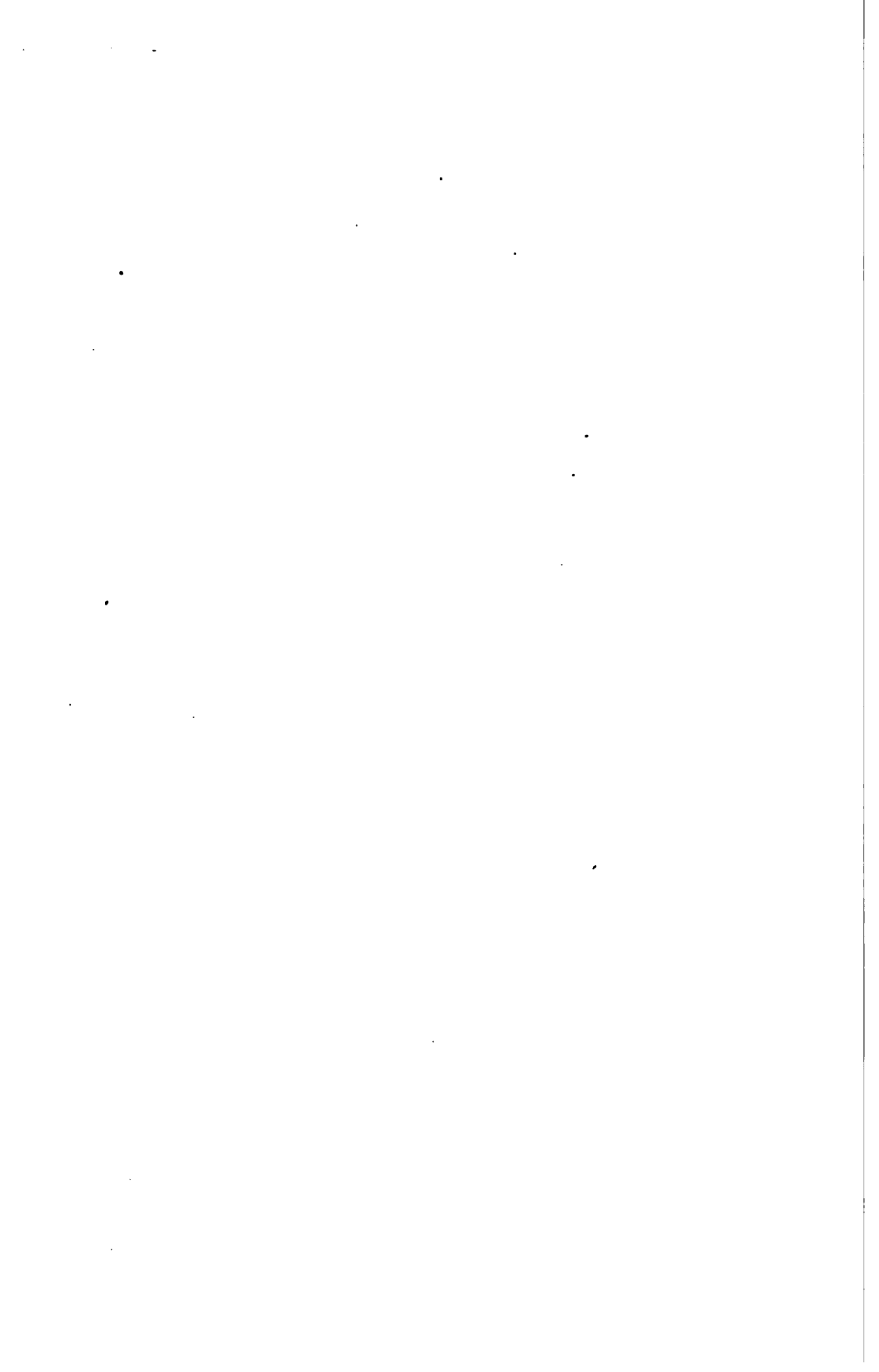
Table V.—SHOWING LIABILITIES OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1906.

LIABILITIES.	Due share- holders, installments paid.	Due share- holders, single pay- ment shares and mat'd shares.	Due share- holders, earnings credited.	Due share- holders, earnings not credited.	Balance to be paid on loans made.	Bor- rowed money.	Premium account.	Insurance profits, bal- ance in ins. fund and exp. fund.	Guarantee fund and surplus.	Mortgages condit'ally assumed for members.	Other liabilities.	Totals.
Bridgeport Savings and Loan Association.....	\$165,483.00	\$.....	\$25,385.77	\$2,615.32	\$3,900.00	\$.....	\$.....	\$.....	\$792.36	\$.....	\$.....	\$199,176.45
First Meriden Mutual Bene- fit Bldg. and Loan Ass'n	2,102.14	.....	.....	60.69	.....	.....	.....	.....	.....	.....	.....	2,162.83
Fourth Meriden Mut. Bene- fit Bldg. and Loan Ass'n	58,401.96	.....	3,458.55	1,014.72	250.00	.....	11,653.88	.....	309.10	.....	.....	75,088.21
The Meriden Permanent Building and Loan Ass'n.	321,025.00	3,500.00	41,765.54	9,502.04	7,047.17	.....	.....	.....	1,206.00	.....	32.80	384,072.55
Middletown Building and Loan Association.....	134,228.00	.....	28,021.70	927.11	.....	3,000.00	.....	.....	.....	.....	.....	166,176.81
New Britain Co-operative Savings and Loan Ass'n.	178,864.34	2,000.00	.....	4,094.34	.....	.....	.....	.....	2,053.87	.....	.....	187,012.55
New Haven Building and Loan Association.....	80,485.00	3,800.00	12,059.96	2,526.66	3,800.00	8,000.00	.....	.....	2,000.00	.....	200.43	112,872.05
New Haven Progressive Building and Loan Ass'n.	40,706.35	4,600.00	.....	.....	650.00	.....	.....	.....	992.78	.....	127.12	47,077.25
Norwalk Building. Loan, and Investment Co.....	172,052.20	.....	.....	.....	.....	.....	.....	.....	3,875.76	.....	.....	175,927.96
Rockville Building and Loan Association.....	82,465.00	.....	.....	23,579.31	.....	2,228.80	.....	.....	.....	.....	.....	108,973.11
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n	19,984.71	.....	.....	.....	.....	.....	869.45	.....	3,261.93	.....	.....	24,116.19
Hamford Co-operative Bldg. and Loan Association....	31,322.70	3,500.00	.....	.....	.....	.....	.....	.....	667.85	.....	.....	35,490.55
Williamantic Building and Loan Association.....	82,664.50	.....	4,350.07	.....	.....	.....	.....	.....	1,652.37	.....	.....	88,566.94
Totals.....	\$1,369,784.90	\$17,400.00	\$115,041.59	\$44,320.19	\$15,647.17	\$13,928.80	\$12,523.33	.....	\$16,706.12	.....	\$360.35	\$1,605,712.45

Table VI.—SHOWING NUMBER OF SHARES ISSUED, WITHDRAWN, LOANED UPON, AND MEMBERSHIP.
Domestic Associations.

NAME.	Shares issued.	Shares in force beginning of year.	Shares issued during year.	Shares withdrawn during year.	Shares in force end of year.	Number shares borrowed upon.	Number borrowing members.	Number non-borrowing members.	Shares held by non-borrowing members.
Bridgeport Savings and Loan Ass'n . . .	11,713	3,454	894	569	3,779	955	141	424	2,545
First Meriden Mutual Benefit Building and Loan Association . . .	877	.....	270	.....	270	4	1	.....	.....
Fourth Meriden Mutual Benefit Building and Loan Association . . .	4,612½	.....	1,307½	290	3,335	3,725	52	572	.....
Meriden Permanent Building and Loan Association . . .	18,330	6,559	4,601	1,640	9,520	.....	.....	.....	.....
Middletown Building and Loan Ass'n . .	.....	2,427	577	253	2,751	946	133	275	1,785
New Britain Co-operative Building and Loan Association . . .	.....	2,624	557	400	2,871	1,061	147	347	1,720
New Haven Building and Loan Ass'n . .	5,156	1,618	573	272	1,859	537	42	199	1,322
New Haven Progressive Building and Loan Association . . .	3,452	948	781	115	1,514	.....	.....	.....	.....
Norwalk Building, Loan and Investment Company . . .	.....	6,840	1,329	719	7,450	1,739	171	362	5,711
Rockville Building and Loan Ass'n . . .	5,991	1,177	79	288	1,028	539	78	112	489
Second Meriden Mutual Benefit Building and Loan Association . . .	.....	113	.....	43	71	61	21	5	10
Stamford Co-operative Building and Loan Association . . .	.....	530	56	185	401	158	26	67	243
Willimantic Building and Loan Ass'n . .	2,942	1,672	190	84	1,618	515	41	115	1,103
Totals	53,073½	27,862	11,214½	4,857	36,377	10,340	858	2,478	14,928

REPORTS
OF
DOMESTIC ASSOCIATIONS.



BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

SEPTEMBER 30, 1906.

Organized, December 5, 1888. Commenced business, January 1, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$183,856.00
Loans on shares.....	11,025.00
Real estate acquired by foreclosure.....	2,600.00
Cash in bank.....	589.45
Installments due and unpaid.....	106.00
Total	<u>\$198,176.45</u>

LIABILITIES.

Due shareholders, installments paid.....	\$165,483.00
Due shareholders, earnings credited.....	25,885.77
Due shareholders, earnings not credited.....	2,615.32
Balance to be paid out on loans made.....	3,900.00
Surplus	<u>792.36</u>
Total	<u>\$198,176.45</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$924.82
Subscription on installment shares.....	43,031.00
Mortgages redeemed (in whole or in part).....	21,990.26
Other loans redeemed.....	2,075.00
Interest received	8,868.96
Fines received	118.03
Fees received	392.00
Other receipts in detail, viz:—	
Taxes refunded	<u>26.15</u>
Total	<u>\$77,426.22</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$42,610.16
Loaned on shares.....	9,115 00
Paid on withdrawals, dues.....	20,666.00
Paid on withdrawals, interest and dividends.....	3,766.46
Paid salaries, clerk hire and commissions.....	300.00
Paid advertising, printing and postage.....	87.76
Paid rent	39.00
Paid taxes, insurance, etc.....	184.80
Interest refunded	15.00
Cash in bank.....	589.45
Other disbursements in detail, viz.:—	
Bonds	30.00
State of Connecticut.....	22.59
Total	\$77,426.22

EARNINGS ACCOUNT.

Dr.

Cash on hand October 1, 1905.....	\$2,666.52
Interest	9,126.73
Profit on withdrawals.....	436.09
Fines	143.61
Expenses repaid (taxes).....	26.15
Pass books and initiation.....	447.00
Expense insurance paid.....	12.30
Total	\$12,858.40

Cr.

Dividends on stock.....	\$8,717.12
Interest paid withdrawals.....	25.74
Expenses in detail, viz., as above.....	664.15
Interest refunded	42.21
Sub. fee refunded.....	1.50
Profit undivided	2,615.32
Surplus	792.36
Total	\$12,858.40

25. State salaries, in detail, paid to all connected with the association.
President, \$25.00; Treasurer, \$25.00; Secretary, \$250.00 per annum.
26. Are officers under bond? Treasurer and Secretary. In what amount? Treasurer, \$2,000; Secretary, \$4,000.
27. State total operating expenses for the year. \$664.15.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Cottage (Hopson).....	\$2,600	\$2,600	\$1,500	\$1,800	0	Forec.

Directors:—Geo. H. Zink, Jr., 1021 Central Ave., 5 shares; C. T. Durgin, 231 Ogden St., 10 shares; A. V. Hartley, 1169 East Main St., 10 shares; R. Fitzgibbon, 58 Franklin St., 10 shares; A. C. Baunach, 202 Harral Ave., 13 shares; Geo. B. Cowell, M. D., 498 East Wash Ave., 14 shares; T. H. Rylands, 363 Central Ave., 30 shares; Geo. H. Peck, 402 Shelton St., 10 shares; Thomas Stewart, 6 Ashley St., 5 shares.

Officers:—J. N. Standish, President, 1539 Noble Ave., 21 shares; Wm. M. Thomas, Vice-President, 1390 East Main St., 5 shares; H. C. Rylands, Treasurer, 186 West Ave., 30 shares; Wm. H. Skinner, Secretary, 1471 Seaview Ave., 15 shares; Edwin F. Hall, Attorney.

Depository:—James Staples & Co.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

We, J. N. Standish, President, and Wm. H. Skinner, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

J. N. STANDISH, President.

WM. H. SKINNER, Secretary.

Subscribed and sworn to before me, this 1st day of October, 1906.

MARSHALL W. HOVEY, Notary Public.

THE FIRST MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, March 17, 1887. Commenced business, April 2, 1887.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$850.00
Cash in bank.....	1,312.83
Total	<u>\$2,162.83</u>

LIABILITIES.

Due shareholders, installments paid.....	\$2,102.14
Due shareholders, earnings not credited.....	60.69
Total	<u>\$2,162.83</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$753.70
Subscription on installment shares.....	2,102.14
Mortgages redeemed (in whole or in part).....	23,823.41
Interest received	124.86
Fees received	275.21
Other receipts in detail, viz.:—	
Sale of real estate.....	565.00
Sale of safe.....	20.00
Cash	6.60
Total	<u>\$27,670.92</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$1,000.00
Paid on withdrawals, dividends.....	24,430.99
Paid salaries, clerk hire and commissions.....	927.20
Cash in bank.....	1,312.83
Total	<u>\$27,670.92</u>

- 25 State salaries, in detail, paid to all connected with the association.
Secretary, \$250.00 to July, 1906. Treasurer, \$50.00. No salary
fixed since June, 1906.
26. Are officers under bond? Yes. In what amount? Secretary,
\$400.00; Treasurer, \$400.00.
27. State total operating expenses for the year. \$927.20.

Directors:—Frederick K. Birsh, Meriden, 6 shares, No. 2 series;
Louis Brodleur, Meriden, 4 shares, No. 2 series; John L. Jeffrey, Meri-
den, 4 shares, No. 2 series; Eugene H. Ray, Meriden, 4 shares, No. 2
series; Geo. H. Graham, Meriden, 4 shares, No. 2 series; John D. Wright,
Meriden, 2 shares, No. 2 series; Thomas May, Meriden, 4 shares, No.
2 series; John O'Loughlin, Meriden, 4 shares, No. 2 series; John Law-
rence, Meriden, 4 shares, No. 2 series.

Officers:—Treasurer, Alfred Roebuck, Sr., South Colony Street,
Meriden.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF NEW HAVEN, }

We, Andrew E. Birdsey, President, and Orlando C. Burgess,
Secretary, of the aforesaid association, do solemnly swear, that this
report, and each and everything therein contained, is true, to the best
of our knowledge and belief.

ANDREW E. BIRDSEY, President.
ORLANDO C. BURGESS, Secretary.

Subscribed and sworn to before me, this 14th day of December, 1906.

A. F. HALL, Notary Public.

FOURTH MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, March 15, 1900. Commenced business, April 1, 1900.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$70,216.28
Loans on shares.....	3,653.80
Cash in bank.....	1,218.13
Total	\$75,088.21

LIABILITIES.

Due shareholders, installments paid.....	\$58,401.96
Due shareholders, earnings credited.....	3,458.55
Due shareholders, earnings not credited.....	1,014.72
Balance to be paid out on loans made.....	250.00
Balance management fund.....	309.10
Premium	11,653.88
Total	\$75,088.21

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$3,244.98
Subscription on installment shares.....	17,037.54
Mortgages redeemed (in whole or in part).....	4,032.55
Other loans redeemed.....	2,593.36
Borrowed money	800.00
Interest received	286.63
Premium received	800.92
Fines received	55.26
Fees received, withdrawal.....	73.35
Other receipts in detail, viz.:—	
Management	734.35
Profit and loss.....	204.53
Total	\$29,863.47

DISBURSEMENTS.

Loaned on first mortgage.....	\$20,250.00
Loaned on shares.....	3,822.18
Paid on withdrawals, dues.....	2,820.50
Paid on withdrawals, interest and dividends.....	140.34
Paid borrowed money.....	800.00
Paid salaries, clerk hire and commissions.....	403.93
Paid advertising, printing and postage.....	75.25
Paid rent	45.50
Cash in bank.....	1,218.13
Other expenses	287.64
Total	\$29,863.47

25. State salaries, in detail, paid to all connected with the association.
 Secretary, \$420.75. Treasurer, \$75.00. President, \$10.00.
26. Are officers under bond? Yes. In what amount? Secretary,
 \$500.00. Treasurer, \$500.00.
27. State total operating expenses for the year. \$812.32.

Directors:—W. H. Rees, Meriden, Conn., 17½ shares, No. 1 series;
 John Beattie, Meriden, Conn., 7½ shares, No. 1 series; W. O. Stowell,
 Meriden, Conn., 10 shares, No. 1 series; W. H. Powell, Meriden, Conn.,
 12½ shares, No. 1 series; Anton Abele, Meriden, Conn., 7½ shares, No.
 6 series; Geo. Bagley, Meriden, Conn., 7½ shares, No. 4 series; Herbert
 Mills, Meriden, Conn., 12½ shares, No. 1 series; J. C. Nunan, Meriden,
 Conn., 5 shares, No. 5 series; A. Weisner, Meriden, Conn., 7½ shares,
 No. 1 series.

Officers:—Treasurer, H. C. Furness, Meriden, Conn., 12½ shares, No.
 1 series.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
 COUNTY OF NEW HAVEN, } ss.

We, George Hobson, President, and Theodore S. Penney, Secretary,
 of the aforesaid association, do solemnly swear that this report, and each
 and everything therein contained, is true, to the best of our knowledge
 and belief.

GEO. HOBSON, President.

THEODORE S. PENNEY, Secretary.

Subscribed and sworn to before me, this 4th day of December, 1906.

WILTON A. TAYLOR, Notary Public.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, October 16, 1888. Commenced business, October 29, 1888.

ASSETS.

Loans on real estate, first mortgage (face value), loans on shares, loans on other securities.....	\$381,266.85
Cash in bank.....	2,805.70
Total	\$384,072.55

LIABILITIES.

Due shareholders, installments paid.....	\$321,025.00
Due shareholders, matured shares.....	3,500.00
Due shareholders, earnings credited.....	41,765.54
Due shareholders, earnings not credited.....	9,502.04
Balance to be paid out on loans made.....	7,047.17
Surplus	1,200.00
Other liabilities in detail, viz.:—	
Balances due on shares retired by Board of Management	32.80
Total	\$384,072.55

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$6,603.15
Subscription on installment shares.....	117,839.37
Mortgages redeemed (in whole or in part), and other loans redeemed	38,700.60
Interest received	210.84
Premium received	17,088.82
Fines and fees received.....	1,171.26
Other receipts in detail, viz.:—	
Repayment of taxes.....	65.09
Reinvestment of payment on matured shares on de- posit certificate	3,500.00
Total	\$185,179.13

DISBURSEMENTS.

Loaned on first mortgage.....	\$114,492.83
Loaned on shares.....	26,938.35
Paid on withdrawals, dues.....	32,164.19
Paid on withdrawals, interest and dividends.....	3,243.47
Paid interest on deposits.....	50.64
Paid matured shares.....	3,487.99
Paid salaries and clerk hire.....	1,443.85
Paid advertising, printing and postage.....	333.29
Paid rent	75.00
Paid taxes, insurance, etc.....	78.73
Cash in bank.....	2,805.70
Other disbursements in detail, viz.:—	
Taxes for borrower.....	65.09
Total	\$185,179.13

EARNINGS ACCOUNT.

DR.

Balance, profit and loss, October 1, 1905.....	\$7,617.60
Interest	210.84
Premium	17,088.82
Fines, transfer fees, pass books and initiation.....	1,171.26
Additional fines from shares withdrawn and retired.....	50.66
Total	\$26,139.18

CR.

Dividends on stock.....	\$14,452.01
Interest on deposit certificates.....	50.64
Expenses in detail, viz.:—	
Salaries, \$1,443.85; rent, \$75.00.....	1,518.85
Examination, \$35.98; insurance, and bonds, \$42.75; printing, stationery, etc., \$333.29.....	412.02
Transferred to surplus, \$200.00; rebate of overpaid premium, \$3.62	203.62
Balance, profit and loss, October 1, 1906.....	9,502.04
Total	\$26,139.18

25. State salaries, in detail, paid to all connected with the association.
 Secretary and Assistants, \$1,320.00; President, \$100.00; Vice-
 President \$30.00; Treasurer, \$100.00; First Trustee, \$50; Audi-
 tors, 40c. per hour.

REPORT OF COMMISSIONER ON

26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$3,000 each, First Trustee, \$300.
27. State total operating expenses for the year. \$1,930.87.

Directors:—Watson W. Clark, 18 Hobart St.; Thos. Vernon, Sylvan Ave.; Jerome Bailey, 82 Liberty St.; B. I. Thompson, Columbus Ave.; F. R. Bowen, 30 Olive St.; James T. Kay, 133 Miller St.; F. L. Huntington, 38 Broad St.; F. A. Stevens, 191 Fourth St.; Herman Hess, Crescent St.

Officers:—Treasurer, Wm. R. Mosher, 733 Broad St.; Attorney, Leveret C. Hinman.

Depository:—Meriden National Bank, East Main St.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, G. E. Bicknell, President, and L. S. Savage, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

G. E. BICKNELL, President.

L. S. SAVAGE, Secretary.

Subscribed and sworn to before me, this 25th day of October, 1906.

JOHN Q. THAYER, Notary Public.

MIDDLETOWN BUILDING AND LOAN ASSO- CIATION,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, May 28, 1889. Commenced business, June 17, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$154,800.00
Loans on shares.....	3,000.00
Cash in savings banks.....	7,547.82
Furniture, fixtures	150.00
Installments due and unpaid.....	505.00
Interest, premium, fees and fines due and unpaid.....	120.27
Expenses paid	53.72
Total	\$166,176.81

LIABILITIES.

Due shareholders, installments paid and unpaid.....	\$134,228.00
Due shareholders, earnings credited.....	28,021.70
Due shareholders, earnings not credited.....	927.11
Borrowed money	3,000.00
Total	\$166,176.81

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Subscription on installment shares.....	\$29,130.00
Mortgages redeemed (in whole or in part).....	16,650.00
Other loans redeemed.....	3,950.00
Borrowed money	3,000.00
Interest received	8,564.80
Premium received	459.10
Fines received	98.39
Management fund	951.40
Withdrawn from savings banks.....	11,983.76
Total	\$68,787.45

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$46,550.00
Loaned on shares.....	2,850.00
Paid on withdrawals, dues.....	17,898.00
Paid on withdrawals, interest and dividends.....	2,953.51
Paid matured shares.....	1,800.00
Paid borrowed money.....	1,870.58
Paid salaries, clerk hire and commission.....	600.00
Paid advertising, printing and postage.....	24.45
Paid rent	100.00
Paid interest on borrowed money.....	89.25
Paid for recording deeds.....	31.00
Paid State department assessment.....	18.56
Paid attorney	2.00
Total	<u>\$74,787.45</u>

EARNINGS ACCOUNT.

DR.

Interest	\$9,080.09
Premium	433.90
Fines	108.16
Management fund	958.10
Profits on withdrawals.....	139.00
Total	<u>\$10,719.25</u>

CR.

Dividends on stock.....	\$9,819.59
Interest on borrowed money.....	89.25
Expenses	776.01
Paid on permanent expense account.....	22.20
Balance, profit and loss.....	12.20
Total	<u>\$10,719.25</u>

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$500; Treasurer, \$100.
26. Are officers under bond? Yes. In what amount? Secretary,
\$2,000; Treasurer, \$5,000.
27. State total operating expenses for the year. \$776.01.

Directors:—Eddie S. Davis, Middletown, Conn., 5 shares, series 31;
Lyman D. Mills, Middletown, Conn., 5 shares, series P; George A. Craig,
Middletown, Conn., 10 shares, series 35; Fred E. Gibbons, Middletown,

Conn., 15 shares, series Y, 35; M. Eugene Culver, Middletown, Conn., 15 shares, series 33; R. T. Pattison, Middletown, Conn., 5 shares, series 29; F. M. King, Middletown, Conn., 20 shares, series X, 29, 35; H. D. Inglis, Middletown, Conn., 5 shares, series X; Joseph Merriam, Middletown, Conn., 8 shares, series P, 29; A. H. Ratty, Middletown, Conn., 5 shares, series Y; H. L. Stocking, New York City, 5 shares, series Z; O. S. Watrous, Middletown, Conn., 12 shares, series T, V; F. I. Hall, Middletown, Conn., 10 shares, series 28, 31, 35.

Officers:—Treasurer, Fred E. Gibbons; Attorney, M. Eugene Culver.

Depository:—First National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX, }

We, Fred E. Gibbons, Treasurer, and George A. Craig, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED E. GIBBONS, Treasurer.

GEORGE A. CRAIG, Secretary.

Subscribed and sworn to before me, this 1st day of October, 1906.

CARLTON H. LEACH, Notary Public.

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, April 27, 1886. Commenced business, April 27, 1886.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$155,075.00
Loans on shares.....	19,574.97
Real estate acquired by foreclosure.....	2,600.00
Real estate, otherwise acquired.....	2,700.00
Cash on hand.....	170.10
Cash in bank.....	5,155.44
Furniture and fixtures.....	132.90
Installments due and unpaid.....	1,234.78
Interest, premium, fees and fines, due and unpaid.....	369.36
Total	<u>\$187,012.55</u>

LIABILITIES.

Due shareholders, installments paid.....	\$178,864.34
Due shareholders, matured shares.....	2,000.00
Due shareholders, earnings not credited.....	4,094.34
Surplus	<u>2,053.87</u>
Total	<u>\$187,012.55</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$4,839.74
Subscription on installment shares.....	35,072.14
Mortgages redeemed (in whole or in part).....	18,576.95
Other loans redeemed.....	3,100.00
Borrowed money	2,000.00
Interest received	7,741.71
Premium received	218.30
Fines received	154.73
Fees received	<u>.25</u>

BUILDING AND LOAN ASSOCIATIONS.

31

Other receipts in detail, viz:—

Rent	\$30.00
Taxes	48.40
Real estate	715.99

Total \$72,498.21

DISBURSEMENTS.

Loaned on first mortgage.....	\$41,350.00
Loaned on shares.....	7,440.00
Paid on withdrawals, dues.....	17,031.73
Paid on withdrawals, interest and dividends, rebate.....	2.55
Paid interest	45.00
Paid salaries, clerk hire and commissions.....	682.00
Paid advertising, printing and postage.....	162.95
Paid rent	180.00
Paid taxes, insurance, etc.....	92.80
Cash on hand.....	170.10
Cash in bank.....	5,155.44
Other disbursements in detail, viz:—	
Real estate	185.64

Total \$72,498.21

EARNINGS ACCOUNT.

DR.

Interest	\$8,183.12
Premium	227.28
Fines	165.06
Withdrawal profits	366.19
Transfer fees	.25
Rent	30.00
Real estate	61.83

Total \$9,033.78

CR.

Dividends on stock.....	\$7,818.72
Interest on borrowed money.....	45.00
Expenses in detail, viz:—	
Rebate interest	2.55
Taxes	44.40
Surplus	108.16
Salaries	682.00
Advertising, printing and postage.....	152.95
Rent	180.00

Total \$9,033.78

25. State salaries, in detail, paid to all connected with the association. Secretary, \$600; Treasurer, \$50; Auditors, \$20.00.
26. Are officers under bond? Yes. In what amount? Secretary, \$1,000; Treasurer, \$2,000.
27. State total operating expenses for the year. \$984.95.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Two-tenement House, Bristol, Ct.	\$2,000	\$2,406.46	\$600	\$2,400	\$56.40	Fore.
Cottage House, Seymour Park, New Britain.....	2,400	2,533.64	200	2,400	183.36	Fore.
Three Building Lots, South Main St. New Britain.....	.....	2,700.00	2,700	.....	.....	Deed

Directors:—S. H. Stearns, New Britain, 3 shares, series A; W. J. Rawlings, New Britain, 5 shares, series 25, C, J; C. C. Rossberg, New Britain, 5 shares, series 28; Thomas Powell, New Britain, 3 shares, series J; James Healey, New Britain, 7 shares, series 29, E; A. W. Hadley, New Britain, 7 shares, series 39; James Hall, New Britain, 3 shares, series 29; R. M. Dame, New Britain, 10 shares, series 36; August Voigt, New Britain, 10 shares, series 28; Charles Bradley, New Britain, 10 shares, series 25, 31, 37, 38; C. P. Wainwright, New Britain, 1 share, series 38; George W. Corbin, New Britain, 25 shares, series 30, 31, 32; Y. J. Stearns, New Britain, 10 shares, series 30.

Officers:—Treasurer, C. C. Rossberg; Attorney, George W. Andrew, 1 share, series 28.

Depository:—New Britain National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF HARTFORD, }

We, S. H. Stearns, President, and Yeaton J. Stearns, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

S. H. STEARNS, President.

Y. J. STEARNS, Secretary.

Subscribed and sworn to before me, this 7th day of November, 1906.

GEORGE W. ANDREW, Notary Public.

NEW HAVEN BUILDING AND LOAN ASSO- CIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, October 23, 1890. Commenced business, October 23, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$109,000.00
Loans on shares.....	3,095.00
Loans on other securities.....	200.00
Cash in bank.....	352.40
Installments due and unpaid.....	55.00
Other assets in detail, viz.:—	
Expense paid	169.65
Total	\$112,872.05

LIABILITIES.

Due shareholders, installments paid.....	\$80,485.00
Due shareholders, matured shares.....	3,800.00
Due shareholders, earnings credited.....	12,059.96
Due shareholders, earnings not credited.....	2,526.66
Balance to be paid out on loans made.....	3,800.00
Borrowed money	8,000.00
Surplus or guaranteed fund.....	2,000.00
Other liabilities in detail, viz.:—	
Forfeited shares	32.43
Installments paid in advance.....	168.00
Total	\$112,872.05

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$2,668.52
Subscription on installment shares.....	21,598.68
Mortgages redeemed (in whole or in part).....	23,350.00
Other loans redeemed.....	2,527.00
Borrowed money	18,000.00
Interest received	4,603.71

Premium received	\$746.49
Fines received	14.72
Fees received	119.50
Other receipts in detail, viz.:—	
Taxes advanced	42.76
Total	<u>\$68,671.38</u>

DISBURSEMENTS.

Loaned on first mortgage	\$47,100.00
Loaned on shares	3,362.00
Loaned on other securities	200.00
Paid on withdrawals, dues	9,604.10
Paid on withdrawals, interest and dividends	1,338.73
Paid matured shares	1,031.90
Paid borrowed money	5,000.00
Paid salaries	310.00
Paid advertising, printing, postage and other expenses	114.84
Paid rent	30.00
Paid interest on borrowed money and full paid shares	227.41
Cash in bank	352.40
Total	<u>\$68,671.38</u>

EARNINGS ACCOUNT.

DR.

Balance last report	\$2,139.59
Interest	4,603.71
Premium	746.49
Fines	14.72
Withdrawal fee	24.00
Pass books and initiation	119.50
Profit on withdrawals	18.07
Total	<u>\$7,666.08</u>

CR.

Interest on full paid shares	\$152.00
Dividends on stock	3,936.54
Interest on borrowed money	75.41
Expenses	454.84
Deferred interest	90.28
Guarantee fund	600.00
Undivided	\$2,526.66
Less expense paid	169.85
	<u>2,357.01</u>
Total	<u>\$7,666.08</u>

25. State salaries, in detail, paid to all connected with the association.
Financial Secretary, \$270.00; Recording Secretary, \$40.00.
26. Are officers under bond? Yes. In what amount? Treasurer and
Financial Secretary, \$1,000.00 each.
27. State total operating expenses for the year. \$454.84.

Directors:—P. J. Cronan, 455 Orange St., 20 shares, series "P;" John W. Kenney, 19 Park St., 1 share, series "P;" Geo. Rathgeber, 37 Sylvan Ave., 10 shares, series "V;" Joseph H. Smith, 341 Willow St., 5 shares, series "CC;" Geo. T. Hewlett, 90 Whalley Ave., 5 shares, series "AA;" Henry B. Johnson, 337 Main St., West Haven, 2 shares, series "AA," and "BB;" F. Von Beren, 197 View St., 3 shares, series "AA;" C. W. Murdock, Howard Ave., corner Fourth St., 20 shares, series "FF;" Ridgley G. Larkin, Rocky Beach, West Haven, 10 shares, series "FF."

Officers:—Treasurer, Joseph E. Fairchild, 85 Lake Place; Attorney, Harry W. Asher, 674 Orange Street.

Depository:—First National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF NEW HAVEN, }

We, Frederick L. Trowbridge, President, and John I. Jacobus, Financial Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FREDERICK L. TROWBRIDGE, President.
JOHN I. JACOBUS, Financial Secretary.

Subscribed and sworn to before me, this 1st day of October, 1906.

FRED. B. BUNNELL, Notary Public.

NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, December, 1890. Commenced business, January, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$42,735.00
Loans on shares.....	1,812.00
Cash in bank.....	2,212.15
Furniture and fixtures.....	45.00
Installments due and unpaid.....	193.00
Interest, premium, fees and fines, due and unpaid.....	80.10

Total \$47,077.25

LIABILITIES.

Due shareholders, installments paid and dividends credited..	\$40,706.35
Due shareholders, single payment shares.....	4,600.00
Contingent fund	310.00
Due shareholders on withdrawal.....	1.25
Due shareholders, forfeited shares.....	82.87
Balance to be paid out on mortgage loans made.....	650.00
Surplus	683.78
Dues paid in advance.....	43.00

Total \$47,077.25

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$185.98
Subscription on installment shares.....	15,211.00
Mortgage redeemed (in whole or in part).....	8,425.00
Other loans redeemed.....	1,483.00
Interest received	2,034.00
Premium received	217.84
Fines received	48.42
Membership fees received.....	195.25
Transfer fees	1.50

Total \$27,801.99

DISBURSEMENTS.

Loaned on first mortgage.....	\$17,550.00
Loaned on shares.....	1,990.00
Interest on matured shares.....	43.98
Paid on withdrawals, dues and dividends.....	3,196.21
Paid interest on borrowed money.....	13.50
Paid interest on single-payment shares.....	202.50
Paid matured shares.....	1,223.17
Paid borrowed money.....	1,100.00
Paid salaries	137.50
Paid advertising, printing, postage, etc.....	73.07
Paid rent	41.00
Paid forfeited shares.....	18.91
Cash in bank.....	2,212.15
Total	\$27,801.99

EARNINGS ACCOUNT.

Dr.

Undivided balance September 30, 1905.....	\$556.50
Interest	1,955.61
Premium	228.18
Fines	61.43
Transfer fees	1.50
Pass books and initiation.....	195.25
On withdrawals	47.09
On forfeited shares.....	.37
Total	\$3,045.93

Cr.

Dividends on stock.....	\$1,742.45
Interest on borrowed money.....	12.00
Interest on matured shares.....	23.63
Interest on single-payment shares.....	202.50
Salaries	137.50
Advertising, printing, postage, etc.....	73.07
Rent	41.00
Contingent fund	100.00
Permanent expense account.....	30.00
Balance	683.78
Total	\$3,045.93

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$125 per annum; Treasurer, \$25 per annum.
26. Are officers under bond? Yes. In what amount? Treasurer,
\$1,000; Secretary, \$500.
27. State total operating expenses for the year? ———.

Directors:—Charles Stanton, New Haven, Conn., 5 shares, series 1, Joseph Eichmann, New Haven, Conn., 3 shares, series 1; George Harold, New Haven, Conn., 8 shares, series 1; James S. O'Brien, New Haven, Conn., 4 shares, series 2; Michael Kelly, New Haven, Conn., 8 shares, series 2; Charles Griffith, New Haven, Conn., 33 shares, series 4; David O'Keefe, New Haven, Conn., 5 shares, series 1; George Hall, New Haven, Conn., 6 shares, series 2; Francis Wiley, New Haven, Conn., 1 share, series 1.

Officers:—Treasurer, Henry O'Neill, New Haven, Conn., 5 shares, series 1; Attorney, ———.

Depository:—Union Trust Company, New Haven, Conn.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, P. E. Whalen, President, and Andrew J. Hatch, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true to the best of our knowledge and belief.

P. E. WHALEN, President.

ANDREW J. HATCH, Secretary.

Subscribed and sworn to before me, this 30th day of November, 1906.

FREDERICK M. WARD, Notary Public.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION,

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, July 16, 1889. Commenced business, August 20, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$166,900.00
Loans on shares.....	2,100.00
Real estate otherwise acquired.....	2,440.72
Cash on hand.....	1,991.30
Cash in bank.....	1,807.74
Installments due and unpaid.....	353.50
Interest, premium, fees and fines, due and unpaid.....	334.70
Total	<u>\$175,927.96</u>

LIABILITIES.

Due shareholders, installments paid.....	\$172,052.20
Surplus	<u>3,875.76</u>
Total	<u>\$175,927.96</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$1,780.48
Subscription on installment shares.....	42,330.00
Mortgages redeemed (in whole or in part).....	32,800.00
Borrowed money	5,000.00
Interest received	10,309.00
Premium received	1.65
Fines received	110.17
Fees received	85.00
Other receipts in detail, viz.:—Rent.....	<u>182.00</u>
Total	<u>\$92,598.30</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$48,250.00
Loaned on shares.....	400.00
Paid on withdrawals, dues.....	34,108.24
Paid borrowed money.....	5,000.00
Paid salaries, clerk hire and commissions.....	571.79
Paid advertising, printing and postage.....	31.50
Paid rent	60.00
Paid taxes, insurance, etc.....	127.73
Cash on hand.....	1,991.30
Cash in bank.....	1,807.74
Interest	250.00
Total	\$92,598.30

EARNINGS ACCOUNT.

DR.

Interest	\$10,309.00
Premium	1.65
Fines	110.17
Transfer fees	5.00
Pass books and initiation.....	80.00
Other earnings in detail, viz.:—Rent.....	32.00
Total	\$10,587.82

CR.

Dividends on stock.....	\$9,224.36
Interest on borrowed money.....	250.00
Expenses in detail, viz.:—	
Secretary's salary	500.00
Treasurer's salary, \$50; Commissioner's salary, \$21.79	71.79
Rent, \$60.00; stationery, etc., \$21.50.....	91.50
Taxes and repairs.....	127.73
Total	\$10,265.38

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$500.00. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000;
Secretary, \$2,000.
27. State total operating expenses for the year. \$791.02.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.
Store and Dwelling.....	\$2,440.72

Directors:—Christian Swartz, South Norwalk, Conn., 40 shares; Matthew Cortell, South Norwalk, Conn., 25 shares; Charles N. Smith, South Norwalk, Conn., 4 shares; James Golden, South Norwalk, Conn., 90 shares; George E. Sartam, South Norwalk, Conn., 30 shares; Stephen S. Hatch, South Norwalk, Conn., 16 shares; William C. Foote, South Norwalk, Conn., 30 shares; Edmond E. Crowe, South Norwalk, Conn., 40 shares; Joseph R. Taylor, South Norwalk, Conn., 26 shares.

Officers:—Treasurer, Edward B. Smith, East Norwalk, Conn., 52 shares; Attorney, John H. Light.

Depositories:—South Norwalk Trust Co. and City National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

We, Andrew Hutchinson, President, and Richard H. Golden, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

ANDREW HUTCHINSON, President.

RICHARD H. GOLDEN, Secretary.

Subscribed and sworn to before me, this 10th day of October, 1906.

EDWARD B. SMITH, Notary Public.

ROCKVILLE BUILDING AND LOAN ASSOCIATION, ROCKVILLE, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, January 1, 1890. Commenced business, January 1, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$104,430.00
Loans on shares.....	765.00
Real estate acquired by foreclosure.....	3,223.44
Installments due and unpaid.....	220.00
Interest, premium, fees and fines, due and unpaid.....	205.42
Other assets in detail, viz.:—Inventory.....	129.25
Total	\$108,973.11

LIABILITIES.

Due shareholders, installments paid.....	\$82,465.00
Due shareholders, earnings.....	23,579.31
Borrowed money	2,600.00
Cash overdrawn	328.80
Total	\$108,973.11

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$3,267.92
Subscription on installment shares.....	13,576.00
Mortgages redeemed (in whole or in part).....	13,450.00
Other loans redeemed.....	165.00
Borrowed money	2,600.00
Interest received	6,165.60
Fines received	84.70
Other receipts in detail, viz.:—	
Real estate	76.56
Rents	189.00
Cash overdrawn	328.80
Total	\$39,903.58

DISBURSEMENTS.

Loaned on first mortgage.....	\$11,500.00
Paid on withdrawals, dues.....	21,357.00
Paid on withdrawals, interest and dividends.....	6,641.43
Paid salaries and clerk hire.....	235.00
Paid advertising, printing and postage.....	24.75
Paid rent	60.00
Paid taxes, insurance, etc., repairs, real estate.....	56.08
Paid Building and Loan Commissioner.....	14.32
Paid deposit box.....	15.00
Total	\$39,903.58

EARNINGS ACCOUNT.

DR.

Interest	\$6,219.19
Fines	63.04
Rents	81.00
Balance	724.24
Total	\$7,087.47

CR.

Dividends on stock.....	\$6,631.43
Net expense	456.04
Total	\$7,087.47

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$150; Treasurer, \$75; Auditor, \$10.
26. Are officers under bond? Yes. In what amount? Secretary,
\$1,500; Treasurer, \$2,000.
27. State total operating expenses for the year. \$345.34.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.
Manchester Property	\$3,100.00	\$8,223.44

Directors:—A. Park Hammond, 30 shares; Frank Grant, 10 shares;
J. P. Cameron, 14 shares; Frank Keeney, 5 shares; F. T. Maxwell, 25
shares; Wm. Maxwell, 25 shares; E. H. Preston, 20 shares; Wm. Rogers,

5 shares; F. R. Rau, 5 shares; Geo. Arnold, Jr., 5 shares; A. B. Parker, 5 shares; George W. Hill, 15 shares.

Officers:—Treasurer, C. E. Harwood; Attorney, F. B. Skinner.

STATE OF CONNECTICUT, } ss.
COUNTY OF TOLLAND, }

We, A. Park Hammond, President, and J. P. Cameron, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

A. PARK HAMMOND, President.

J. P. CAMERON, Secretary.

Subscribed and sworn to before me, this 6th day of December, 1906.

C. E. HARWOOD, Notary Public.

THE SECOND MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, January 20, 1888. Commenced business, February 27, 1888.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$23,638.00
Cash in bank.....	477.19
Total	<u>\$24,115.19</u>

LIABILITIES.

Due shareholders, installments paid.....	\$19,984.71
Other liabilities in detail, viz.:—	
Premium account	869.45
Management	1,886.60
Loss and gain.....	1,374.43
Total	<u>\$24,115.19</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$1,575.45
Subscription on installment shares.....	2,139.78
Mortgage redeemed (in whole or in part).....	4,090.43
Interest received	42.86
Other receipts in detail, viz.:—	
Management	3.17
Total	<u>\$7,851.69</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$4,000.00
Paid on withdrawals, interest and dividends.....	3,068.29
Paid salaries, clerk hire and commissions.....	285.00
Paid rent	12.50
Paid indemnity bond.....	4.50
Cash in bank.....	477.19
Building and Loan Commissioner.....	4.21
Total	\$7,851.69

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$225; Treasurer, \$50.

26. Are officers under bond? Yes. In what amount? \$300.

27. State total operating expenses for the year. \$306.21.

Directors:—James E. Gay, 60 Linsley Ave., Meriden, Conn., 3 shares; C. E. Schunack, 21 Cook Ave., Meriden, Conn., 3 shares; Joshua Shute, 178 Newton St., Meriden Conn., 3 shares; J. P. Weir, 64 Franklin St., Meriden, Conn., 2 shares; Fred Mills, 411 Pratt St., Meriden, Conn., 4 shares; J. Egan, 50 Bartlett, Meriden, Conn., 2 shares; Wm. Baker, South Meriden, Meriden, Conn., 2 shares; Wm. Slack, South Meriden, Meriden, Conn., 2 shares; Herbert Mills, 411 Pratt St., Meriden, Conn., 6 shares; E. S. Sells, 12 West Main St., Meriden, Conn., 2 shares.

Officers:—Treasurer, James E. Gay.

Depository:—Meriden National Bank and Meriden Savings Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Fred Mills, President, and James F. Gill, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED MILLS, President.

JAMES F. GILL, Secretary.

Subscribed and sworn to before me, this 26th day of October, 1906.

ELMER E. SPENCER, Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, June 5, 1893. Commenced business, September 7, 1893.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$31,400.00
Loans on shares.....	460.00
Cash in bank.....	3,403.74
Furniture and fixtures.....	50.00
Reserve	176.81
Total	\$35,490.55

LIABILITIES.

Due shareholders, installments paid.....	\$31,322.70
Due shareholders, matured shares.....	3,500.00
Surplus	667.85
Total	\$35,490.55

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

RECEIPTS.

Cash on hand September 30, 1905.....	\$125.28
Subscription on installment shares.....	7,189.43
Subscription on paid up shares.....	3,500.00
Mortgages redeemed (in whole or in part).....	11,700.00
Other loans redeemed.....	2,418.00
Interest received	1,997.54
Fines received	23.80
Fees received	12.00
Withdrawal profits	67.82
Total	\$27,033.87

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$900.00
Loaned on shares.....	920.00
Paid on withdrawals.....	20,154.55
Paid matured shares.....	1,500.00
Paid salaries, clerk hire and commissions.....	83.00
Paid advertising, printing and postage.....	67.58
Paid bond—Secretary and Treasurer.....	5.00
Cash in bank.....	3,403.74
Total	<u>\$27,923.87</u>

EARNINGS ACCOUNT.

DR.

Interest	\$1,997.54
Fines	23.80
Transfer fees	12.00
Other earnings in detail, viz.:—Withdrawal profits.....	67.82
Total	<u>\$2,101.16</u>

CR.

Dividends on stock.....	\$1,945.58
Expenses in detail, viz.:—	
Salaries	83.00
Bond of Secretary and Treasurer.....	5.00
Rent, printing, etc.....	67.58
Total	<u>\$2,101.16</u>

25. State salaries, in detail, paid to all connected with the association, Secretary, \$100.00.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$500.00 each.
27. State total operating expenses for the year. \$155.58.

Directors:—F. T. Beehler, Stamford, 4 shares; E. F. Morris, Stamford, 4 shares; Paul Nash, Stamford, 10 shares; Warren H. Taylor, Stamford, 4 shares; C. M. Walton, Stamford, 4 shares; J. H. Romaine,

Stamford, 5 shares; L. D. Rhinehart, Stamford, 2 shares; Samuel Young, Stamford, 4 shares; Geo. White, Stamford, 10 shares.

Officers:—Treasurer, Robert A. Reynolds; Attorney, Samuel Young.

Depository:—The Stamford Trust Company, Stamford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, Wm. F. Waterbury, President, and Clinton R. Fisher, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

WILLIAM F. WATERBURY, President.
CLINTON R. FISHER, Secretary.

Subscribed and sworn to before me, this 20th day of November, 1906.

GEORGE S. WILSON, Notary Public.

WILLIMANTIC BUILDING AND LOAN ASSOCIATION,

WILLIMANTIC, CONN.

STATEMENT, MARCH 31, 1906.

Organized, April 1, 1891. Commenced business, April 1, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$31,450.00
Loans on shares.....	1,800.00
Cash in bank.....	5,276.94
Furniture and fixtures.....	40.00
Total	<u>\$38,566.94</u>

LIABILITIES.

Due shareholders, installments paid and dividends.....	\$32,664.50
Due shareholders, earnings not credited, dividend, 1906....	4,350.07
Surplus	1,552.37
Total	<u>\$38,566.94</u>

REPORT FOR THE YEAR ENDING MARCH 31, 1906.

RECEIPTS.

Cash on hand March 31, 1906.....	\$913.30
Subscription on installment shares.....	19,652.79
Mortgages redeemed (in whole or in part).....	7,100.00
Other loans redeemed, share loans.....	3,825.00
Interest received	4,857.84
Entrance fees	47.50
Total	<u>\$36,396.43</u>

BUILDING AND LOAN ASSOCIATIONS.

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DISBURSEMENTS.

Loaned on first mortgage.....	\$10,750.00
Loaned on shares.....	1,075.00
Paid on withdrawals, dues and dividends.....	15,351.23
Paid borrowed money.....	3,500.00
Paid interest on borrowed money.....	157.29
Paid salaries, clerk hire and commissions.....	200.00
Paid rent	50.00
Cash in bank.....	5,276.94
Current expenses	35.97
Total	<u>\$36,396.43</u>

EARNINGS ACCOUNT.

DR.

Interest	\$4,857.84
Entrance fees	47.50
Total	<u>\$4,905.34</u>

CR.

Dividends on stock, April 1, 1906.....	\$4,350.07
Interest on borrowed money.....	157.29
Expenses in detail, viz.:—Salaries and rent.....	250.00
Current expenses	35.97
Carried to surplus.....	112.01
Total	<u>\$4,905.34</u>

25. State salaries, in detail, paid to all connected with the association.
Treasurer, \$50.00; Secretary, \$150.00.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000;
Secretary, \$1,500.
27. State total operating expenses for the year. \$285.97.

Directors:—George M. Harrington, Willimantic, Conn., 50 shares; George W. Melony, Willimantic, Conn., 1 share; Jeremiah O'Sullivan, Willimantic, Conn., 5 shares; John T. Bradshaw, Willimantic, Conn., 5 shares; D. W. C. Hill, Willimantic, Conn., 15 shares; George Hatch, Willimantic, Conn., 20 shares; D. Clifford Barrows, Willimantic, Conn., 8 shares; Arthur I. Bill, Willimantic, Conn., 15 shares; Origen A. Sessions, Willimantic, Conn., 10 shares; Frank Larrabee, Willimantic, Conn., 13 shares; Arthur C. Everest, Willimantic, Conn., 6 shares; Hormisdas

Dion, Willimantic, Conn., 10 shares; Arthur E. Stiles, Willimantic, Conn., 50 shares; Patrick McDermott, Willimantic, Conn., 20 shares; Charles P. Mulligan, Willimantic, Conn., 15 shares.

Officers:—Treasurer, William N. Potter, Willimantic, Conn.; Attorney, George W. Melony, Willimantic, Conn.

Depository:—Windham National Bank, Willimantic, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF WINDHAM, }

We, George E. Stiles, President, and Dwight A. Lyman, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. STILES, President.

DWIGHT A. LYMAN, Secretary.

Subscribed and sworn to before me, this 27th day of November, 1906.

GEORGE M. HARRINGTON, Notary Public.

CONNECTICUT LOAN AND REALTY COMPANY,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1906.

Organized, May, 1895. Commenced business, June, 1895.

ASSETS.

Advances on bond and mortgages.....	\$336,981.91
Advances on shares.....	3,564.75
New Jersey bonds and premium.....	9,036.25
Advances on other securities.....	250.00
Real estate acquired by quit-claim and foreclosure.....	100,783.88
Real estate purchased for improvement.....	15,233.56
Partial payment contracts and other contracts.....	98,112.73
Taxes, insurance and costs advanced.....	541.67
Insurance account	1,313.01
Sundry ledger accounts.....	5,268.61
Loss and gain.....	19,158.31
Cash in office.....	550.00
Cash in banks.....	19,828.12
Total	<u>\$610,622.80</u>

LIABILITIES.

Due shareholders, installment shares.....	\$66,558.90
Due shareholders, full paid shares.....	73,233.80
Settlement certificates—R.....	257,468.54
Reserve guarantee fund.....	122,600.00
Contingent fund	16,295.90
Mortgages assumed for members.....	65,475.00
Undivided profits, classes G, H and L.....	8,439.47
Sundry accounts	551.19
Total	<u>\$610,622.80</u>

REPORT OF COMMISSIONER ON

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1906.

LOAN FUND.

RECEIPTS.

Cash balance on September 30, 1905.....	\$4,680.04
Advances on bond and mortgage repaid.....	395,593.41
Advances on shares repaid.....	69,493.00
Advances on other securities repaid.....	12,430.24
Taxes, insurance and costs.....	1,422.81
Interest on assumed mortgages.....	9,473.13
Interest and premium.....	37,185.02
Fines	374.97
Transfer fees	1.00
Real estate and contracts.....	126,044.37
Insurance	15,697.30
Insurance death claims.....	19,458.13
Bills receivable	115.39
Installment shares	18,976.98
Settlement certificates—R.....	351,924.07
Rents	12,157.84
Insurance commissions	1,047.05
Contingent	94.50
Loss and gain.....	36,092.69
Sundry accounts	17,224.13
Total	<u>\$1,129,486.07</u>

DISBURSEMENTS.

Mortgages accepted on real estate sold.....	\$72,910.50
Assumed mortgages paid.....	129,250.00
Interest on assumed mortgages.....	20,461.57
Taxes, insurance and costs advanced.....	890.81
Interest and premium.....	847.59
Loss and gain.....	45,017.38
Interest on settlement certificates—R.....	10,341.65
Real estate	86,010.27
Insurance	9,615.66
Shares matured by death.....	20,558.13
Installment shares withdrawn.....	380,102.58
Full paid shares withdrawn.....	149,625.41
Dividends on withdrawn shares.....	8,972.21
Expense fund dues returned.....	151,692.70
Taxes and repairs on real estate.....	7,162.65

BUILDING AND LOAN ASSOCIATIONS.

55

Contingent	\$152.85
Sundry accounts	15,496.49
Cash September 30th, 1906.....	20,378.12
Total	\$1,129,486.07

EXPENSE ACCOUNT.

RECEIPTS.

Installment shares	\$4,587.71
Sundry accounts	401.42
Loss and gain to balance.....	15,152.92
Total	\$20,142.05

DISBURSEMENTS.

Printing and supplies.....	\$413.46
Advertising	154.20
Collection	702.21
State expense and auditing.....	652.86
Traveling	575.84
Rent	1,173.36
Salaries	10,646.17
Postage	454.04
Legal	3,194.11
Sundries	1,646.78
Total operating expense.....	19,613.03
Expense payments returned.....	529.02
Total	\$20,142.05

EARNINGS ACCOUNT.

DR.

Balance September 30th, 1905.....	\$131,975.41
Interest and premium.....	36,337.43
Fines	369.15
Rents	12,052.52
Insurance commissions	1,046.85
Gains on sales of real estate.....	34,969.58
Sundry accounts	1,285.25
Loss and gain to balance September 30th, 1906.....	15,987.45
Total	\$234,023.64

CR.

Interest on assumed mortgages.....	\$10,988.44
Interest and dividends on paid-up certificates.....	11,888.85
Withdrawals and transfers.....	160,664.91
Taxes and repairs on real estate.....	6,821.05
Transfer to expense account.....	15,152.92
Losses on sales of real estate.....	11,641.05
Sundry accounts	16,866.42
Total	\$234,023.64

4. How many shares have been issued by your association from date of organization to and including September 30, 1906? _____.
In how many series? 119. How often? Monthly.
9. What is the full payment of borrowing member per share per year without premium? \$6.00 interest, plus dues.
17. In what places have you money loaned? Connecticut, Rhode Island, Vermont, New Jersey and Pennsylvania.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Extremes 25c. and 14c. per share per month.
24. Have you an expense fund? Yes. Of what does it consist? See By-Laws, Article XX. Give total amount of expense fund received during year. \$4,989.13. Give balance on hand of expense fund September 30, 1906.
25. State salaries, in detail, paid to all connected with the association. President, \$125. Secretary-Treasurer, \$300 per month.
26. Are officers under bond? Yes. In what amount? President, \$5,000. Secretary-Treasurer, \$5,000.
27. State total operating expenses for the year. \$19,613.03.

EXHIBIT "A."

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Mortgage.	Book Value (Equity).	Appraised Value.
1 Residence, Hartford	\$.....	\$6,100.67	\$5,500.00
4 Lots, West Hartford .....	.....	705.00	600.00
1 Residence, West Hartford	1,600.00	2,265.89	3,800.00
1 Residence, West Hartford	1,600.00	1,211.06	2,800.00
1 Residence, Hartford	2,100.00	2,462.63	3,600.00
1 Residence, Hartford	2,250.00	2,615.00	4,300.00
1 Residence, Hartford	3,800.00	2,264.35	6,000.00
1 Residence, West Hartford .....	.....	5,875.86	4,500.00
1 Residence, Hartford	5,000.00	2,887.51	7,000.00
1 Residence, Hartford	2,400.00	1,827.78	3,600.00
1 Residence, New Castle, Pa.....	600.00	457.75	1,050.00
1 Residence, Hartford	2,500.00	1,351.32	3,800.00
1 Residence, Scranton, Pa.....	.....	1,333.82	1,250.00
1 Residence, New Haven.....	1,500.00	607.75	1,800.00
Lot, West Hartford.....	.....	255.00	250.00
1 Residence, Hartford .....	.....	6,630.01	4,500.00
1 Lot, Hartford .....	.....	300.00	300.00
1 Residence, Hartford .....	.....	8,116.76	7,500.00
1 Residence, West Hartford .....	.....	15,421.98	13,000.00
1 Residence, Scranton, Pa.....	.....	1,048.00	950.00
1 Residence, West Hartford	4,000.00	2,450.15	5,000.00
1 Residence, Hartford .....	.....	4,062.40	5,200.00
1 Residence, Allegheny, Pa.....	5,000.00	2,085.94	6,000.00
1 Residence, East Berlin.....	.....	2,451.59	2,000.00
1 Residence, Waterbury .....	.....	1,610.04	1,500.00
1 Residence, Providence, R. I....	.....	3,600.00	3,500.00
1 Residence, Hartford	6,500.00	5,290.30	11,000.00
1 Residence, Swissvale, Pa.....	.....	1,178.66	1,300.00
1 Residence, St. Johnsbury, Vt....	.....	1,043.84	650.00
1 Residence, Hartford .....	.....	6,346.03	7,000.00
1 Residence, White River Jc't Vt. ....	.....	2,329.34	2,450.00
1 Residence, New Haven.....	3,000.00	814.65	4,000.00
1 Residence, Hardwick, Vt.....	.....	3,632.80	4,300.00
1 Lot, Hartford	350.00	150.00	500.00

 \$100,783.88

REPORT OF COMMISSIONER ON

EXHIBIT "B."

REAL ESTATE PURCHASED FOR IMPROVEMENT.

Description of Property.		Mortgage.	Book Value (Equity).	Appraised Value.
6 Lots,	Hartford	\$.....	\$4,520.59	\$4,000.00
7 Lots,	Hartford .....	.....	7,352.97	6,000.00
1 Lot,	Hartford .....	.....	1,760.00	1,800.00
1 Lot,	Hartford .....	.....	1,600.00	1,500.00
			\$15,233.56	

Directors:—Noble E. Pierce, Bristol, Conn.; Arthur W. Rice, New Britain, Conn.; Joel H. Lucia, Montpelier, Vt.; Thomas Kelley, Middletown, Conn.; John F. Carpenter, Putnam, Conn.

Treasurer:—Arthur W. Rice, New Britain, Conn.

Depositories:—State and First National Banks, Hartford, Conn.

Attorney:—Noble E. Pierce, Bristol, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

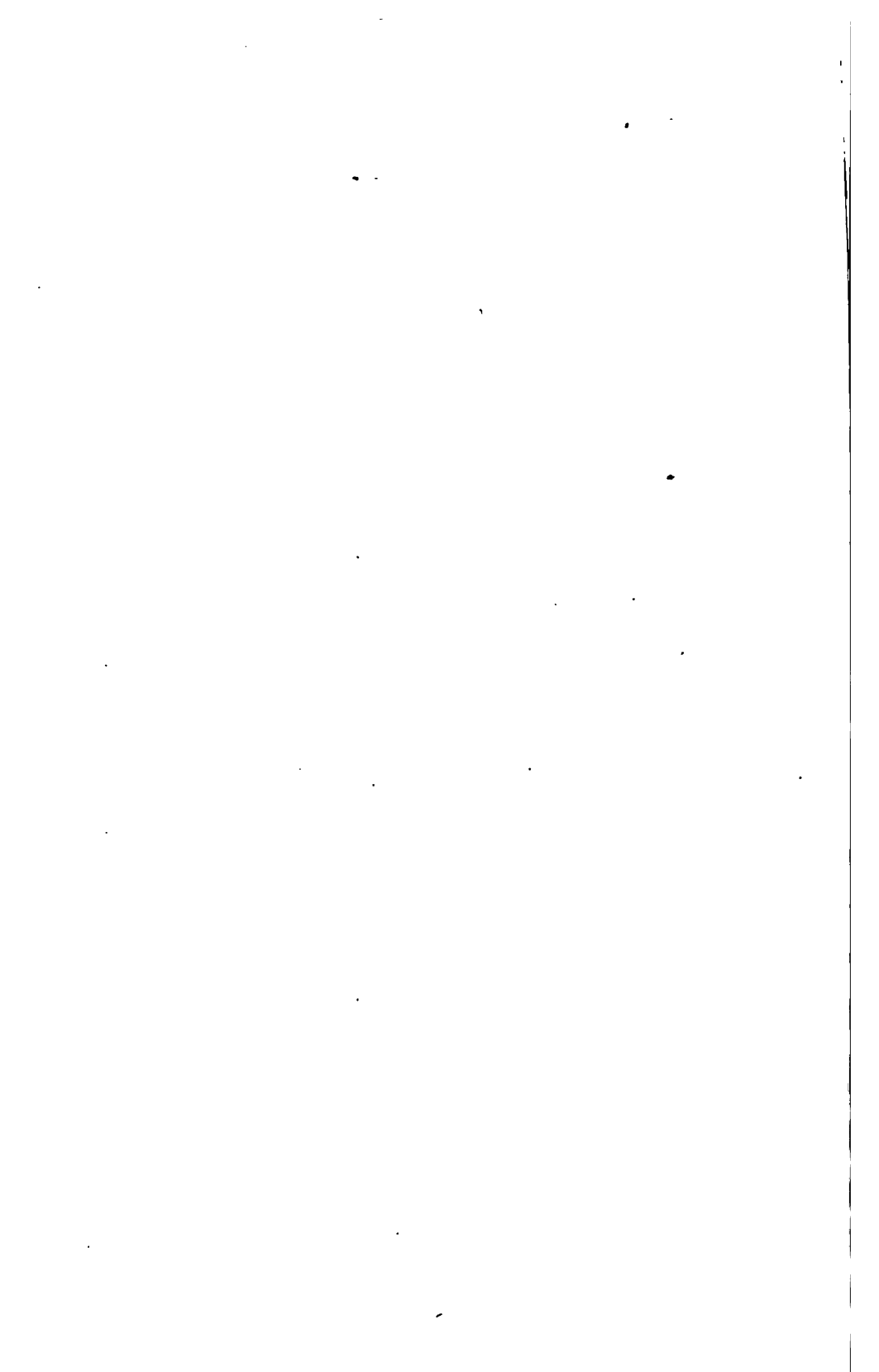
We, Noble E. Pierce, President, and Arthur W. Rice, Secretary of the aforesaid company, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

NOBLE E. PIERCE, President.
ARTHUR W. RICE, Secretary.

Subscribed and sworn to before me, this 11th day of December, 1906.

EDITH R. MOFFATT, Notary Public.

REPORTS
OF
MORTGAGE INVESTMENT
COMPANIES.



THE BRIDGEPORT LAND AND TITLE COMPANY,

BRIDGEPORT, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$185,335.71
Loans secured by second liens on real estate.....	15,921.41
Loans on personal security.....	311.60
Stocks and bonds.....	4,500.00
Other real estate purchased.....	105,773.69
Due from sundry persons.....	461.61
Due from banks and bankers.....	500.00
Accrued interest on loans owned by the company.....	3,566.28
Cash	6,123.52
Land record account.....	30,589.08
Total	\$353,082.90

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Surplus fund	14,000.00
Undivided profits	3,863.27
Debenture bonds outstanding.....	230,900.00
Interest paid in advance by borrowers.....	164.95
Accrued interest on debenture bonds.....	3,263.18
Other deposits	886.50
Total	\$353,082.90

REPORT OF COMMISSIONER ON

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re-deem-able.	1st Mortgage Loans.	Amt. of Security for Loans.	Real Estate.	Security.	Debentures.
A	5	1897	1927	1902	\$29,400.00	\$47,600	\$22,950	\$70,550	\$44,400
B	5	1899	1929	1904	31,300.00	42,900	28,100	71,000	47,300
C	5	1900	1930	1905	26,000.00	38,450	12,400	50,850	32,000
D	4½	1901	1931	1906	36,900.00	63,200	21,900	85,100	49,900
E	4½	1904	1934	1909	42,671.71	68,900	6,700	75,600	47,300
F	4½	190	....	...	10,000.00	15,000	.....	15,000	10,900

Total amount of debentures certified..... \$230,900.00

Less amount on hand and with agents. None.

Total liability for debenture bonds, as per statement.... \$230,900.00

Trustees for debentures (if more than one class, state series certified to by each):

"A," The Bridgeport Trust Co. "B," The Bridgeport Trust Co. "C,"
The Bridgeport Trust Co. "D," The Bridgeport Trust Co. "E,"
The Bridgeport Trust Co. "F," The Bridgeport Trust Co.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
30 shares The Bridgeport Trust Co. Stock	\$100	\$150	\$155

1. When organized. October 7, 1897.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$300,000.
4. Amount of capital subscribed. \$100,000.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
9. When was last dividend paid? July 1, 1906.

OFFICERS.

Orange Merwin, President, Bridgeport, Conn.
Egbert Marsh, Vice-President, Bridgeport, Conn.
D. Fairchild Wheeler, Treasurer, Trumbull, Conn.
Ernest P. Lyon, Secretary, Bridgeport, Conn.

Directors:—Orange Merwin, Bridgeport, Conn.; Francis W. Marsh, Bridgeport, Conn.; Alvin H. Hancock, Bridgeport, Conn.; Ernest P. Lyon, Bridgeport, Conn.; Egbert Marsh, Bridgeport, Conn.; D. Fairchild Wheeler, Trumbull, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

I, D. Fairchild Wheeler, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. FAIRCHILD WHEELER, Treasurer.

Subscribed and sworn to before me, this 19th day of October, 1906.

H. LIVINGSTONE MOREHOUSE, Notary Public.

THE EASTERN BANKING COMPANY,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$52.59
Loans secured by second liens on real estate.....	31,652.12
Loans on collateral security.....	6,629.70
Loans on personal security.....	5,602.84
Stocks and bonds.....	58,365.00
Other real estate purchased.....	15,596.44
Real estate acquired by foreclosure.....	3,639.33
Other premiums paid.....	350,000.00
Current expenses	6,696.53
Past due interest remitted for, but not paid to us.....	254.92
Due from sundry persons.....	5,055.00
Due from banks and bankers.....	2,012.32
Cash	1,343.54
Other assets, viz.:—	
Sale contracts	106.66
Profit and loss.....	80,380.80
Total	<u>\$567,387.79</u>

LIABILITIES.

Capital stock paid in, preferred.....	\$155,100.00
Capital stock paid in, common.....	350,000.00
Bills payable	29,838.33
Other deposits	32,449.46
Total	<u>\$567,387.79</u>

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
500 shares The Western Security Co.....	\$100.00	\$50,000.00
300 " American Electric Lead Co.....	100.00	2,000.00
7,500 " Chicago Belle Mining Co.....	1.00 }	1,725.00
780 " Anita Consolidated Copper Co.....	10.00 }	300.00
90 " Boston Exploration Co.....	10.00	300.00
\$7,175 The Western Security Co. 6s.....	.....	4,340.00

1. When organized. 1887.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$700,000.00.
4. Amount of capital subscribed. \$700,000.
5. Liability of stockholders beyond capital paid in. \$194,900.
6. What part of the capital stock is paid in cash. \$155,100.
9. When was last dividend paid? 1890.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass. P. O. Address, Box 1123, Boston, Mass.

Lysson Gordon, Secretary and Treasurer, Medford, Mass., P. O. Address, Box 1123, Boston, Mass.

Charles E. Perkins, Assistant Treasurer, Hartford, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, one vacancy.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 23d day of October, 1906.

WALTER L. BOUVE, Notary Public.

EQUITABLE TRUST COMPANY OF NEW LONDON,

33 WALL STREET, NEW YORK CITY.

In Liquidation.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Real estate acquired by foreclosure, cost.....	\$27,529.79
Due from branch offices and agents.....	3,865.48
Accrued interest on loans owned by the company.....	523.68
Cash	36,097.76
Total assets	\$68,016.71
Expenses, since March 1, 1906.....	343.92
Impairment of capital.....	1,431,847.77
Total	\$1,500,208.40

LIABILITIES.

Capital stock paid in.....	\$1,500,000.00
Accrued interest on debenture bonds, coupons not presented	45.00
Income from real estate since March 1, 1906.....	163.40
Total	\$1,500,208.40

1. When organized. June 29th, 1871.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,500,000.
4. Amount of capital subscribed. \$1,500,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
9. When was last dividend paid? March 1st, 1878.

OFFICERS.

Adrian Iselin, President, New York.
 C. O'D. Iselin, First Vice-President, New York.
 John E. Roosevelt, Second Vice-President, New York.
 W. Emlen Roosevelt, Secretary, New York.
 Henry R. Bond, Assistant Secretary, New London, Conn.

Executive Committee:—Adrian Iselin, New York; W. Emlen Roosevelt, New York; Gustav E. Kissell, New York; C. O'D. Iselin, New York; John E. Roosevelt, New York.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. Emlen Roosevelt, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. EMLEN ROOSEVELT, Secretary.

Subscribed and sworn to before me, this 17th day of October, 1906.

ISAAC HICKS, Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$4,772,871.87
Loans secured by second liens on real estate.....	33,832.51
Loans on collateral security.....	26,297.49
Stocks and bonds.....	* 138,150.00
Office building	26,500.00
Furniture and fixtures.....	6,396.75
Past due interest remitted for, but not paid to us.....	50,912.27
Due from branch offices and agents.....	129,487.46
Due from sundry persons.....	32,316.09
Due from banks and bankers.....	197,342.11
Accrued interest on loans owned by the company.....	96,950.14
Cash	1,213.24
Other assets, viz.:—	
Topographical records	14,000.00
Guaranteed notes sold.....	900,684.00
Total	<u>\$6,426,953.92</u>

LIABILITIES.

Capital stock paid in.....	\$334,032.42
Surplus fund	236,500.00
Undivided profits	62,003.43
Debenture bonds outstanding.....	4,644,697.00
Accrued interest on debenture bonds.....	66,751.11
Due to branch offices and agents.....	3,341.20
Other liabilities, viz.:—	
Installment debenture bonds.....	8,251.36
Guaranteed notes sold.....	900,684.00
Installment debenture reserve.....	160,856.80
Single payment bond reserve.....	9,836.61
Total	<u>\$6,426,953.93</u>

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Series.	Secured by Pledge of First Mortgage Loans.	Secured by Pledge of Cash.	Amount of Debentures.
Security Co., Trustee, Hartford, Conn.			
{ A2	\$995.75	\$1,200.00	\$2,000.00
{ A	2,086.00	625.00	2,433.35
{ B	2,817.50	1,250.00	3,406.69
{ C	33,765.54	1,925.00	34,796.91
Union Trust Co., Trustee, New York.			
{ CC	1,144.30	.....	730.01
{ V	1,500.00	.....	1,216.67
{ Y	1,166.00	.....	973.34
{ 2	3,670.00	.....	3,650.02
{ C1	623.50	.....	436.67
{ EE	1,315.00	.....	1,216.67
{ GG	630.00	.....	436.67
Columbia Trust Co., Trustee, Middletown, Conn.			
{ D12	757.05	.....	700.00
{ D18	1,200.00	.....	1,000.00
{ D20	360.40	.....	300.00
{ D21	2,900.00	.....	1,500.00
{ D28	345.00	.....	200.00
{ D29 .....	.....	200.00	200.00
{ D35 .....	.....	500.00	100.00
{ D47 to D99 inclusive	2,095,438.05	77,410.00	2,154,800.00
{ E1 to E43 inclusive	2,396,670.51	66,165.00	2,429,850.00
	4,697.00	425.00	5,000.00
	\$4,552,031.60	\$144,700.00	\$4,645,047.00

Total amount of debentures certified..... \$4,645,047.00

Less amount on hand and with agents paid but not cancelled 350.00

Total liability for debenture bonds, as per statement..... \$4,644,697.00

Trustees for debentures (if more than one class, state series certified to
by each). See above.

REPORT OF COMMISSIONER ON
DESCRIPTION OF STOCKS AND BONDS.

Description.	Book Value.
United States Reduction and Refining Co. Bonds.....	\$14,700.00
Southern Planting Co., stock.....	9,850.00
Realty Investment Co., stock.....	48,600.00
" " " bonds.....	65,000.00
	\$138,150.00

1. When organized. November 5, 1875.
2. Under what State Laws? Connecticut. Special Charter.
3. Authorized capital. \$1,000,000.00.
4. Amount of capital subscribed. \$403,350.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$334,032.42.
9. When was last dividend paid? October 1, 1895. Resumed payment of dividends October 11, 1906—paid 2 per cent.

OFFICERS.

Robert N. Jackson, President, Middletown, Conn.
Merrick E. Vinton, Vice-President, New York, N. Y.
Charles E. Jackson, Second Vice-President, Middletown, Conn.
Daniel T. Haines, Secretary, Middletown, Conn.
Edward A. Gladwin, Assistant Secretary, Middletown, Conn.

Trustees:—R. N. Jackson, Middletown, Conn.; C. E. Jackson, Middletown, Conn.; L. D. Mills, Middletown, Conn.; E. A. Gladwin, Middletown, Conn.; C. B. Frisbie, Cromwell, Conn.; C. R. Marvin, Deep River, Conn.; F. C. Wilcox, Hartford, Conn.; Lewis Sperry, Hartford, Conn.; M. E. Vinton, New York, N. Y.; E. H. Nash, Pittsfield, Mass.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. T. HAINES, Secretary.

Subscribed and sworn to before me, this 22d day of October, 1906.

WALTER P. REED, Notary Public.

THE NEW BRITAIN REAL ESTATE AND TITLE COMPANY,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$57,349.51
Loans secured by second liens on real estate.....	26,708.86
Loans on personal security.....	1,750.00
Stocks and bonds.....	250.00
Other real estate purchased.....	23,268.28
Due from sundry persons.....	5,529.90
Accrued interest on loans owned by the company to December 31, 1906.....	817.21
Cash on hand and in bank.....	885.69
Other assets, viz:—	
Due from sundry persons on properties sold on contract including interest to December 31, 1906.....	69,820.43
Title account	448.10
Interest paid in advance to banks and individuals....	1,072.45
Accrued rents	212.00
Total	<u>\$188,112.43</u>

LIABILITIES.

Capital stock paid in.....	\$50,000.00
Surplus fund	10,000.00
Guaranteed loans	47,700.00
Undivided profits	4,689.58
Bills payable	6,000.00
Interest paid in advance by borrowers to December 31, 1906	2,026.14
Accrued interest on mortgages.....	15.00
Other liabilities, viz:—	
Mortgages on real estate.....	60,000.00
Reserve for completion of buildings under construction	1,004.47
Reserve for completion of contracts on unfinished buildings	5,842.44
Ledger accounts payable.....	834.80
Total	<u>\$188,112.43</u>

REPORT OF COMMISSIONER ON
DESCRIPTION OF STOCKS AND BONDS.

Description of Property.	Par Value.	Book Value.	Market Value.
10 Shares Preferred Stock of The City Realty Corporation.....	\$250.00	\$250.00	\$250.00

1. When organized. May 25th, 1899.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$50,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$50,000.
9. When was last dividend paid? July, 1906.

OFFICERS.

Charles J. White, President, New Britain, Conn.
William L. Hatch, Treasurer, New Britain, Conn.
Edwin W. Abbe, Secretary, New Britain, Conn.

Directors:—Edwin W. Abbe, New Britain, Conn.; Charles J. White, New Britain, Conn.; William L. Hatch, New Britain, Conn.; William H. Cadwell, New Britain, Conn.; George H. Sage, Hartford, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF HARTFORD, }

I, W. L. Hatch, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. L. HATCH, Treasurer.

Subscribed and sworn to before me, this 24th day of October, 1906

SIGRID P. BRADLEY, Notary Public.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$303,969.84
Loans on collateral security.....	275,390.67
Loans on personal security.....	1,000.00
Stocks and bonds.....	447,215.17
Real estate acquired by foreclosure and purchase.....	591,371.90
Expenses on account of foreclosure, including taxes and tax sale certificates	1,374.78
Due from sundry persons.....	207.30
Cash	9,853.99
Total	\$1,630,383.65

LIABILITIES.

Capital stock paid in.....	\$1,000,000.00
Bills payable.....	150,000.00
Due to sundry persons.....	509.84
Other liabilities, viz:—	
Real estate mortgage.....	316,350.00
Profit and loss.....	163,523.81
Total	\$1,630,383.65

DESCRIPTION OF STOCKS AND BONDS.

Description.		Par Value.	Book Value.
100 Shares	Illinois Central R. R.....	\$10,000.00	\$17,925.00
100 "	Rock Island, Preferred.....	10,000.00	6,850.00
100 "	Am. Smelting and Refining Co., Preferred.....	10,000.00	13,387.50
300 "	United States Steel, Common.....	30,000.00	13,837.50
200 "	Amalgamated Copper.....	20,000.00	23,150.00
400 "	Manhattan Railway.....	40,000.00	66,287.50
3,231 "	Manhattan Beach Securities Co., Preferred.....	323,100.00	189,015.17
363 "	Manhattan Beach Securities Co., Common.....	36,300.00	
90 "	Wheatley Realty Company.....	9,000.00	9,000.00
107 "	Franklin Koolin Company.....	10,700.00	2,300.00
450 "	State Realty and Mortgage Company, Preferred.....	45,000.00	45,000.00
450 "	State Realty and Mortgage Company, Common.....	45,000.00	45,000.00
500 "	Manhattan Beach Company.....	50,000.00	2,562.50
30 "	Baltimore and Ohio, Common.....	3,000.00	3,000.00
\$10,000.	Bonds of Deschutes Irrigation and Power Company.....	10,000.00	10,000.00

1. When organized. May 21, 1875.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,000,000.
4. Amount of capital subscribed. \$1,000,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$1,000,000.
9. When was last dividend paid? September 1st, 1906.

OFFICERS.

W. G. Bosworth, President, New York City, N. Y.

George S. Edgell, Vice-President, New York City, N. Y.

Austin Corbin, Treasurer, New York City, N. Y.

David S. Rodgers, Secretary, New York City, N. Y.

Clarence A. Potter, Assistant Treasurer and Assistant Secretary.

Brooklyn, Conn.

Directors:—Edward H. Peaslee, New York City, N. Y.; John B. Lunger, Hartford, Conn.; Horace H. Stevens, Boston, Mass.; George S. Edgell, New York City, N. Y.; Judson S. Todd, New York City, N. Y.; Albert N. Parlin, Boston, Mass.; George C. Austin, New York City.

N. Y.; Austin Corbin, New York City, N. Y.; Wm. G. Bosworth, New York City, N. Y.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, Austin Corbin, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained is true to the best of my knowledge and belief.

AUSTIN CORBIN.

Subscribed and sworn to before me, this 23d day of November, 1906.

M. L. SEAMANS, Notary Public.

THE WESTERN SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1906.

ASSETS.

Loans secured by first liens on real estate.....	\$7,908.27
Loans on collateral security.....	293.24
Loans on personal security.....	32,370.11
Tax sale certificates.....	19,870.97
Real estate acquired by foreclosure.....	28,518.59
Expenses on account of foreclosure.....	2,058.21
Current expenses	553.77
Due from sundry persons.....	18.29
Other assets, viz:—	
Advances account tax deeds.....	1,419.09
Sale contracts	3,400.50
Profit and loss.....	187,488.99
Total	\$283,900.03

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Bills payable	6,572.22
Debenture bonds outstanding.....	100,925.10
Accrued interest on debenture bonds.....	76,402.71
Total	\$283,900.03

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	First Mortgage Loans.	Land.	Security.	Debentures.
A	6	Oct. 1, '87	Oct. 1, '95	.....	.....	.....	.....	\$74,000.00
B	6	Oct. 1, '89	Oct. 1, '95	.....	.....	.....	.....	17,000.00
	6	Sundry dates.	In 6 years.	Last bd due Oct. 24, 1896.	\$5,450.00	\$3,500.00	\$8,950.00	9,925.10

1. When organized. 1874.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$100,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$100,000.
9. When was last dividend paid? 1890.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass. P. O. Address, Box 1123, Boston, Mass.

Lysson Gordon, Treasurer and Secretary, Medford, Mass. P. O. Address, Box 1123, Boston, Mass.

Clarence A. Potter, Assistant Treasurer, Brooklyn, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Stephen H. Arnold, Providence, R. I.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 23d day of October, 1906.

WALTER L. BOUVE, Notary Public.

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